

Household Contents in Storage Insurance Insurance Product Information Document

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Product: Store and Insure Self Storage Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in Your policy documentation and on line at www.storeandinsure.co.uk.

What is this type of insurance?

Your storage insurance cover protects your household goods and personal effects whilst in storage (including associated transit).



What is insured?

- ✓ Physical loss of / or damage to Household goods whilst in storage (including associated transit) arising from fire, explosion, lightning, aircraft, earthquake, riot, civil commotion, storm, flood, burst pipes, escape of water from any apparatus or tank or pipe, ingress of rainwater via the roof or due to blocked guttering at the Self-Storage location, impact by road vehicles, sprinkler leakage, theft where entry or exit to Your individual self-storage unit was effected by forcible and violent means, malicious damage, moth, insect or vermin from a source outside of the Property Covered.
- ✓ Physical loss of or damage to the Property Covered up to the Sum Insured declared or £50,000 whichever is the least arising from fire, a road traffic accident where the conveying enclosed car or commercial road vehicle is also damaged and theft where entry or exit was effected by forcible and violent means occurring during the Period of Insurance shown in the Confirmation of Insurance whilst in transit within an enclosed car or commercial road vehicle ;
 - a) to the Self Storage Location shown on the Confirmation of Insurance from any location in the UKor
 - b) from the Self Storage Location shown on the Confirmation of Insurance to any location in the UKYou are not covered for loss or damage to the Property Covered where the conveying enclosed car or commercial vehicle was unattended.



What is not insured?

This insurance does not cover:

- X Motor vehicles.
- X Any article that you are not permitted to store according to the terms of the applicable self-storage licence agreement.
- X More than £500 for jewellery, watches, stamps and mobile telephones.
- X Money, coins, bullion, precious stones, deeds, bonds, securities, credit/debit/charge cards, lottery tickets or scratch cards, consumer redemption vouchers / stamps / cards.
- X Living creatures, plants.
- X More than 10% of your sum insured in respect of any combination of the following: bottled spirits, processed tobacco, tobacco products, bottled perfumery.
- X Financial loss and loss of data.
- X Financial claims arising from insolvency/bankruptcy of the self-storage facility. Exclude claims arising from seizure of container arising from insolvency/bankruptcy of the operator.
- X War, invasion, civil war, terrorism or similar risks and/or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- X Sanctions risks,
- X Nuclear risks and/or radioactivity
- X Loss of or damage to the property covered caused by or arising from any act including (but not limited to) the use of violence or threat thereof, by any group of persons (whether acting alone or on behalf of or in connection with any organisation or government) committed for political, religious, ideological or similar purposes (including the intention to influence any government or to put the public or any section of the public in fear).



Are there any restrictions on cover?

- ! Excess – If you're a member of the Self-Storage association (SSA) or the Association of Removers or the National Guild of Removers there is no excess to pay in the event of a claim but you will pay an excess of £250 of any claim if your remover is NOT a member of any listed above.
- ! £1,500 is the maximum amount that Insurers will pay for any individual or collection of items or group of items lost or damaged which have not been specifically declared
- ! Average – your claim may be limited to a proportion of loss as declared value bears to correct value.
- ! Pairs and sets – in the event of loss or damage to any item in a pair claim shall be limited to reduction in value of pair or set by reason of loss to affected items having regard to importance of affected items to pair or set. All articles constituting pair or set shall become Insurers property in the event of payment for total loss of the entire pair or set.



Where am I covered?

- ✓ The product provides cover for any transit within the UK including associated storage



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any loss or damage which may lead to a claim.
- Notification must be given as soon as possible in writing to insurer's representatives no later than 7 days after you were aware of any loss or damage which may give rise to a claim.
- Written notification of all the items subject to your claim must then be advised to insurer's representatives within 30 days from the date of reporting your loss.
- Full supporting information in respect of any loss or damage must be provided within 30 days after initial notification.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



When and how do I pay?

You need to pay for your policy in full at point of sale. Full payment can be made by credit or debit card.



When does the cover start and end?

Your cover will start and end on the dates you specified, and are confirmed in your Confirmation of Insurance. This forms the terms of your policy.



How do I cancel the contract?

You can cancel the policy in writing by contacting Store and Insure via the email address via www.storeandinsure.co.uk on their website.

You cannot cancel this cover where:

- A valid claim has already been made or is intended to be made
- Any incident has occurred which is likely to give rise to a claim under the insurance