



STORE AND INSURE

POLICY WORDING

Introduction

This is **your** Insurance **Policy**, setting out **your** insurance protection in detail.

Your premium has been based upon the information shown in the **policy Schedule**.

This insurance offers a comprehensive cover, as well as extended options, please refer to **your** insurance **Schedule** for **your** cover level. If **you** have any questions, please contact Store and Insure on 0333 577 1699.

This insurance is administered by Store and Insure which is a trading style of Insure Your Move Ltd who are an Appointed Representative of Sennocke International Insurance Services Limited who are authorised and regulated by the Financial Conduct Authority, registered number 309040.

This insurance is underwritten by SJL (Worcester) Ltd t/a SJL Insurance Services on behalf of Lloyd's Syndicate 4444, which is managed by Canopus Management Agents Limited. Canopus Management Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 20484) Canopus Managing Agent Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England and Wales No.01514453.

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Your Policy

The information **you** have supplied forms part of the contract of insurance with **us**, **your policy** is evidence of that contract, **you** should read it carefully and keep it in a safe place.

In return for having accepted **your** premium, **we** will, in the event of injury, loss or damage happening within the **period of insurance**, provide insurance as described in the following pages and referred to in **your Schedule**.

If after reading these documents **you** have any questions, please contact **your** insurance broker.

The Law applicable to this Policy

You are free to choose the law applicable to this **policy**. **Your policy** will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

Information you have given us

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **You** have given **us**. **You** must take care to provide complete and accurate answers to the questions **we** ask **you** to the best of **your** knowledge. If the information provided by **You** is not complete and accurate:

- **we** may cancel **Your policy** and refuse to pay any claim, or
- **we** may not pay any claim in full, or
- **we** may revise the premium and/or change any **excess**, or
- the extent of the cover may be affected

If **we** establish that **you** deliberately or recklessly provided **us** with incorrect information **we** will treat this **policy** as if it never existed and decline all claims.

If **we** establish that **you** were careless in providing **us** with the information **we** have relied upon in accepting this **policy** and setting its terms and premium **we** may:

- treat this **policy** as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of **your policy**. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted
- by **your** carelessness;
- charge **you** more for **your policy** or reduce the amount **we** pay on a claim in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you**;
- cancel **your policy** in accordance with the cancellation condition.

We or **your broker or insurance advisor** will write to **you** if **we**:

- intend to treat this **policy** as if it never existed;
- need to amend the terms of **your policy**; or
- require **you** to pay more for **your** insurance.

Data Protection & Confidentiality

SJL (Worcester) Ltd t/a SJL Insurance Services (We/Us/Our) are the data controller (as defined by the Data Protection Act 2018 and all applicable laws which replace or amend it. By agreeing to a quotation or a **policy** with Insure Your Move Ltd trading as Insure and Store, **you** agree that both **SJL (Worcester) Ltd** and Insure Your Move Ltd are both independent Data Controllers for the purposes of the DPA 2018.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** Privacy Policy which is available on **our** website ([click here](#))

If **you** do not have access to the Internet, please write to Karl Evans (address below) with **your** address and a copy will be sent to **you** in the post. In Summary:

To enable **us** to take the necessary steps to enter into a contract with **you** to provide the appropriate insurance products and services, **we** may collect the following personal information about **you**, including:

- email address, name, address, business name and address, phone number, date of birth, occupation, bank details, payment information, details of previous claims, , , details of any co-insured third parties and details of other policies that **you** hold

We collect and process **your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to **us** or which process information on **our** behalf (for example, premium collection, claims validation or for communication purposes related to **your** cover).

We will ensure that third parties keep **your** information secure and do not use it for purposes other than those that **we** have specified in the Privacy Policy.

We will keep **your** personal information only for as long as **we** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We will share **your** information if **we** are required to by law. **We** may share **your** information to enforcement authorities if they ask **us** to, or to a third party in the context of actual or threatened legal proceedings, provided **we** can do so without breaching data protection laws.

If **you** have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in the Privacy Policy, please contact

Karl Evans
SJL (Worcester) Limited
Kays Building The
Tything
Worcester,
WR1 1HD

Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this contract of insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract of insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act

Important Telephone Numbers

Claim Notification Line In the event of a claim telephone us on this number:	Between the hours of 9am and 5pm Telephone number: 01905 27775 Hours outside of the above (answered by Questgates) Telephone number: 0121 411 0535 Alternatively email: claims@sjlins.co.uk	If you need to make a claim, we tell you the process to follow. You should also read the Claim Conditions. Please read the conditions (Page 7) and process before ringing the claims line.
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In order to maintain quality service, telephone calls may be monitored or recorded.

Several Liability Clause

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the Extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations. Canopus Managing Agents Ltd are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. **Our** Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk

TERMS AND CONDITIONS OF INSURANCE

Definitions

Wherever the following words appear in bold in this contract of insurance they will have the meanings shown in the Definitions.

Insured or You/Your

The person (You) named on the **Schedule** of Insurance

Period of insurance

The **period of insurance** for which **you** are covered as stated on **your policy schedule**.

Policy

The **policy** booklet, **your policy schedule** and any applicable endorsements and amendment notices that may apply.

Policyholder

The person(s) named as **policyholder** on **your policy schedule**.

Property Covered

The **Property Covered** is **Your** home contents and personal effects including sport equipment, boats, motorcycles, cycles and trailers whilst within an individual self storage unit at the **Self Storage Location** up to the **Sum Insured** shown on the **Schedule** of Insurance. The **Property** Covered does not include **property** relating to any business or commercial venture.

Schedule

Is part of this contract of insurance and contains details of **you**, the Home, the sums insured, the **period of insurance** and the sections of the contract of insurance which apply.

Statement of fact

A summary of facts upon which this contract is formed based on information **you** have provided **us**.

Self Storage Location

A **Self Storage Location** is a secure storage facility that offers do-it-Yourself storage space. An individual self storage unit is a fully enclosed locked container, room, compartment and/or locker used for storage to which **You** have the right to exclusive access.

Sum Insured

The **Sum Insured** is the total value of the **Property** Covered **You** have declared and is shown on the **Schedule** of Insurance.

Us, We or Our

This insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopius Managing Agents Limited. Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 204847) Canopius Managing Agents Limited, Gallery 9, One Lime Street, London EC3M 7HA. Registered in England and Wales No.01514453.

1. Coverage

1.1 **You** are covered for physical loss of or damage to the **Property** Covered up to the **Sum Insured** declared arising from fire (and/or the additional perils listed below) occurring during the **Period of Insurance** shown in the **Schedule** of Insurance. The additional perils covered are 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, subsidence and collapse or partial collapse of building.

1.2 **You** are covered for physical loss of or damage to the **Property** Covered up to the **Sum Insured** declared or GBP 30,000 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 **Schedule** of Insurance whilst in transit within an enclosed car or commercial road vehicle within the UK.

a) to the **Self Storage Location** shown on the **Schedule** of Insurance from any location in the UK or

b) from the **Self Storage Location** shown on the **Schedule** of Insurance to any location in the UK **You** are not covered for loss or damage to the **Property** Covered where the conveying enclosed car or commercial vehicle was unattended.

2. Exclusions

This insurance does not cover:

2.1 more than the **Sum Insured** shown on the **Schedule** of Insurance.

2.2 more than GBP 1,500 for a single article unless specifically declared.

2.3 the first GBP 250 of each and every claim unless **You** use a self-storage facility that is a member of the SSA (Self-Storage Association) or the BAR (British Association of Removers).

2.4 any article that **You** are not permitted to store according to the terms of the applicable self storage licence agreement.

2.5 more than GBP 500 for jewellery, watches, stamps and mobile telephones.

2.6 money, coins, bullion, precious stones, deeds, bonds, securities, credit/debit/charge cards, lottery tickets or scratch cards, consumer redemption vouchers/stamps/cards.

2.7 living creatures, plants.

2.8 more than 10% of **Your Sum Insured** in respect of any combination of the following: bottled spirits, processed tobacco, tobacco products, bottled perfumery.

2.9 financial loss and loss of data.

Exclude claims arising from insolvency/bankruptcy of the self-storage facility. Exclude claims arising from seizure of container arising from insolvency/bankruptcy of the operator.

2.10 any consequence of war, invasion act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalisation or requisition or destruction of or damage to **property** by or under the order of any government or public or local authority.

2.11 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).

2.12 biological and chemical containment

a) any loss or destruction of or damage to **Property** whatsoever, or any loss or expenses resulting or arising there from;

- b) any legal liability of whatsoever nature
- c) death or injury to any person

directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from; terrorism; and/or steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion "terrorism" means any act(s) of any person(s) or organisation(s) involving:

- i) the causing, occasioning or threatening of harm of whatever nature and by whatever means; putting the public or any section of the public in fear;
- ii) in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious ideological or similar nature.

2.13 any claim to the extent that the provision of such cover would expose Insurers to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

2.14 any loss, damage, liability, cost or expense caused deliberately by

- i) the use of or inability to use any application, software or programme;
- ii) any computer virus;
- iii) any computer related hoax relating to i) and/or ii) above.

2.15 any loss of or damage to any electronic data (for example file or images) wherever it is stored

2.16 any loss, damage, liability, cost or expense, in any way caused by or resulting from

- a) infectious or contagious disease;
- b) any fear or threat of a) above; or
- c) any action taken to minimise or prevent the impact of a) above

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means

2.17 any loss or damage caused by wear and tear or any other gradually operating cause

3. General Conditions

3.1 VALUATION CLAUSE:

- a) Home contents and personal effects (other than listed in b) and c) below) must be valued at the new replacement cost.
- b) Clothing, antiques, fine arts, boats, motorcycles and trailers must be valued at their market value.
- c) Documents must be valued at the new stationery cost.
- d) Data storage media must be valued at the cost of new blank media.

3.2 AVERAGE CLAUSE:

If **you** are under insured, which means the cost of replacing **your property** at the time of loss or damage is more than **your sum insured for your property**, then **we** will only pay a proportion of the claim. For example if **your sum insured** only covers one half of the cost of replacing **your property**, **we** will only pay one half of the cost of repair or replacement.

3.3 PAIRS AND SETS CLAUSE:

Where any item is part of a pair or set **We** will only pay for the actual parts, which are lost or damaged. No payments will be made for articles that are not damaged.

3.4 OTHER INSURANCE:

If at the time of any loss or damage there is any other insurance in force this insurance shall only respond to the extent that the loss or damage is not recoverable under the other insurance.

3.5 BASIS OF SETTLEMENT:

We shall be entitled at **Our** option to repair or replace any article lost or damaged (whether wholly or in part) or to pay cash compensation. In the event of the total loss or destruction of any article **We** will not pay more than:

- a) the new replacement cost of any home contents and personal effects other than listed in b) and c) below.
- b) the market value of any clothing, antiques, fine arts, boats, motorcycles, cycles and trailers.
- c) the cost of documents as new stationery.
- d) the cost of data storage media as new blank data storage media.
- e) The **sum insured** as stated in the **schedule**

Where **We** offer to repair or replace any article lost or damaged through a preferred supplier, but instead **You** request and **We** agree to pay a cash settlement, then the amount will not normally exceed what **We** would have paid **Our** preferred supplier.

We may require proof of ownership and/or value of any articles claimed missing.

3.6 CLAIMS NOTIFICATION:

Failure to comply with the following requirement will result in a claim being rejected and all benefit under this **policy** will be lost:-

In the event of loss or damage which may give rise to a claim under this insurance:

- a) **You** must take all measures under **Your** control to minimise any loss to the **Property** Covered, and
- b) notification must be given as soon as possible to Insurers representatives no later than 7 days after **You** first being aware of any loss or damage.

3.7 CANCELLATION:

We may cancel cover at any time by giving 30 days notice to that effect in writing by pre-paid letter post to **You** last known address. **You** may cancel cover at any time by contacting **us** in writing and informing **us** of **your** desire to cancel cover.

In either case provided **You** have not made a claim **You** will be entitled to a refund of premium for the remainder of the **Period of Insurance** shown in the **Schedule** of Insurance.

4. Complaints procedure

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service. If **you** have any questions or concerns about **your** insurance or the handling of a claim **you** should, in the first instance, contact SJL Insurance Services.

SJL (Worcester) Limited, Kays Building The Tything Worcester, WR1
1HD
Telephone number: 01905 27775

In the event that **you** remain dissatisfied and wish to make a complaint under this contract, **you** can do so at any time by referring the matter to Lloyd's. Their contact details are:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA
Tel: 020 7327 5693 Email: complaints@Lloyds.com Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "your complaint –how we can help" available at the above website or address.

Complaints that cannot be resolved by Lloyd's may be referred to:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London, E14 9SR
Tel: 0800 0234 567 or 0300 1239 123 Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

5. Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to **you** under this contract. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU) and on their website (www.fscs.org.uk)

