

# Customer Information

## Summary of our Self Storage Insurance Policy

If you ask us to accept responsibility for insuring your goods under our own insurance policy the insurance conditions set out below will apply. Please note that we cannot accept responsibility for insuring your goods unless you have provided us with a written declaration of values. If you do not provide a written declaration of values then our liability for loss or damage to your effects is limited by our trading conditions, which forms part of our contract with you.

Our insurance has been arranged with certain underwriters at Lloyds of London. **A full policy may be inspected at our office upon request**

**Please note that this insurance has been arranged solely in the name of our company. As our customer you will have no enforceable rights under our insurance policy.**

### Cover

Fire, Lightning, Aircraft, Explosion, Riot, Malicious Damage, Storm, Flood, Burst Pipes, Impact, Theft (following forcible and/or violent entry or exit).

### Sum Insured

As declared to us in writing. The sum insured shall not exceed £50,000 unless confirmed in writing by us.

### Basis of Claims Settlement

The settlement of any claim shall be the replacement, repair and/or compensation at the Underwriters option. In the event of total loss or destruction of any article insured under this insurance, the basis of settlement shall be the cost of replacing the article as new provided that the article is substantially the same but not better than the original when new.

### Under Insurance

If you fail to declare the full market value of your property on the acceptance form, you will only be entitled to recover from insurers the same proportion of the loss as the declared value bears to the actual value of your property in the event of a claim

### Pairs & Sets Clause

Where any insured item consists of items in a pair or set, this insurance will not pay more than the value of any particular part or parts which may be lost or damaged, without reference to any special value which such part or parts may have as part of a pair or set, nor more than a proportionate part of the insured value of the pair or set.

### Fraud

If the insured shall make any claim knowing the same to be false or fraudulent as regard to the amount or otherwise, **this insurance shall become void and all claims hereunder shall be forfeited.**

### Time Limited for Claim Notification

All claims must be notified in writing to the storage company within 7 days of discovery of the loss.

### Excess

In line with the policy conditions, we do not accept responsibility for **the first £50 of every claim** for loss or damage covered by this insurance.

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### Law Applicable to this Contract

The Terms and Conditions of this policy are subject to the Law and Jurisdiction of England

### Exclusions

There are various exclusions under the standard policy terms and conditions. No cover is provided for the following:

- A) This policy shall not provide cover in respect of electrical and mechanical derangement unless shown to be as a result of physical external damage to the item concerned or as a result of fire or flood.
- B) Loss or damage to jewellery, watches, trinkets, precious stones, coins, money, deeds, bonds, securities and stamps or collections of similar kind.
- C) Loss or damage caused by wear and tear, gradual deterioration, warping or shrinkage, moth and/or vermin unless it can reasonably be demonstrated that such loss or damage arose as a result of the actions or failings of the storage company or his subcontractors, agents or servants.
- D) Any consequential loss.
- E) Loss or damage to refrigerated or frozen food and/or drink, plants, house plants, brittle objects, items with inherent defects howsoever caused and/or goods likely to encourage vermin or other pests or to cause infection.
- F) Mysterious disappearance of customer goods in store unless evidence can be provided to prove beyond all reasonable doubt that the loss is solely attributable to the dishonesty or connivance of the storage company's employees.
- G) Theft or attempted which does not involve entry to or exit from a building by forcible and violent means.
- H) Radioactive contamination, Chemical, Biological, Bio-Chemical & Electromagnetic Weapons Exclusion.
- I) Terrorism

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