

CATLIN GROUP KEY FACTS
3 Minster Court, Mincing Lane, London EC3R 7DD

Marine Cargo Insurance

This is a summary and does not contain the full terms and conditions of the cover. If insurance is arranged confirmation will be given and a separate charge shown on your invoice. It is important that you read the following so you are fully aware of the conditions of your insurance.

Name of the insurance undertaking

This insurance is underwritten by Syndicate 2003 at Lloyd's, which is wholly owned and managed by Catlin Underwriting Limited whose registered address is 3 Minster Court, Mincing Lane, London EC3R 7DD. Catlin Underwriting Limited is authorised and regulated by the Financial Services Authority and its registration number is 423308.

Type of Cover – Catlin Transit Household Goods and Personal Effects Cargo Insurance Summary

The policy is a Marine Cargo insurance policy. Cover is provided for all risks of loss or damage to the subject matter insured in accordance with Institute Cargo Clauses (A), and other relevant Institute Clauses (copies available on request), subject to exclusions including those shown below.

Main Characteristics and Benefits

Cover is provided for all risks of loss or damage to the subject matter insured, subject to exclusions including those shown below.

Significant and unusual exclusions or limitations

PROFESSIONALLY PACKED goods are insured against all risks of physical loss or damage but EXCLUDING:

- (i) Wear, tear, gradual deterioration, moth, vermin, rust, mildew and/or any process of cleaning or repair.
- (ii) Consequential loss of any kind or description.
- (iii) Mechanical or electrical breakdown or derangement unless actual breakage has occurred or unless as a direct result of fire, derailment, collision, or overturning of the conveying vehicle or fire, stranding or collision of the vessel.
- (iv) Loss and/or damage occasioned by perishable goods, acids, paints, aerosols, medicines and liquids of all descriptions included in the consignment.
- (v) Depreciation resultant upon repairs.
- (vi) Loss or damage caused by climatic or atmospheric conditions or extremes of temperature.
- (vii) Damage to suitcases, trunks, chests and valises unless crated by the Remover.
- (viii) Delay, confiscation, or detention by Customs or other Officials or Authorities.

When goods are OWNER PACKED this insurance further excludes:

- (ix) The risks of breakages, scratching, denting, chipping, staining and tearing.
- (x) Claims for missing items unless a valued list of each of the items to be insured is supplied by the owner prior to commencement of transit.

The following exclusions/limitations should also be noted:

- (a) Nil Excess.
- (b) Loss damage or expense caused by inherent vice or nature of the subject matter insured.
- (c) Ordinary leakage or ordinary loss in weight or volume.
- (d) Insufficiency or unsuitability of packing or preparation of the subject-matter.
- (e) Loss or damage to furs, or any cash, notes, stamps, deeds, tickets, travellers' cheques, jewellery, watches or similar valuable articles.
- (f) In respect of articles which are part of a pair or set the customer shall not be entitled to recover more than the proportionate sum insured in respect of the particular part or parts which may be lost or damaged.
- (g) In the event of the sum insured at the time of loss being less than the total value of the Insured property the Customer shall only be entitled to recover such proportion of the loss as the sum insured bears to the total value.

Please note the above is only a summary of the significant exclusions and limitations, a copy of the full conditions is available at all times and will be sent to you if requested.

Duration of Policy

The policy commences from the time the remover takes delivery at the Customer's residence and continues during the ordinary course of transit until delivered to the Customer's residence or place of storage at the destination shown.

Cancellation Rights

You may cancel your insurance without penalty for any reason PROVIDED THE INSURANCE HAS NOT COMMENCED, whereby your right to cancel ceases and you will be charged the full premium for the insurance. To cancel you must contact, in writing, Brooklands International Freight Services Ltd

Notification of Claims

Please note that all claims are handled on behalf of the Insurer by the Lloyd's Agent or Catlin Group at the above address. In the event of loss, you will need to contact Brooklands International Freight Services Ltd or your local Lloyd's agent.

Complaints

We apologise if you feel that you need to submit a complaint to us. In this instance you will need to direct the complaint to the General Manager of Catlin Group, 3 Minster Court, Mincing Lane, London EC3R 7DD, U.K.

If you are not satisfied at any time you may refer your complaint to the Complaints Department at Lloyd's, One Lime Street, London EC3M 7HA, Tel: 020 7327 5225; e-mail [Complaints @ Lloyds.com](mailto:Complaints@Lloyds.com)

Or you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights.

Premium

All premiums received by Catlin Group are held by us as agent of the Insurer.

Law

Unless some other law is agreed in writing, your insurance wording is governed by the laws of England.

Language

Unless otherwise agreed in writing, your insurance wording and any communication throughout the duration of the contract will be in English.

Data Protection

To consider your request for insurance cover or administer subsequent dealings in respect of your insurance we must process your personal data and where appropriate your 'sensitive' personal data and in doing this we will comply with the provisions of the Data Protection Act 1998.

In order to provide and maintain your insurance cover, we need to pass your information to the underwriters of Syndicate 2003 at Lloyd's, One Lime Street, London, EC3M 7HA. For the purpose of claim settlement, we will also need to pass your information to the Lloyd's Agent(s).

Unless required by Law or as necessary to effect or administer your insurance none of your personal data (even if not 'sensitive') will be disclosed without your consent to any person or organisation, or used for any purpose.

We have entered into a contract with all of the companies to whom we pass your data, requiring them to comply with the provisions of the Data Protection Act 1998.

The Data Controller is Catlin Risk Solutions Limited.