



SUMMARY OF INSURANCE & TERMS AND CONDITIONS OF INSURANCE

1. 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 or within a building at the Self Storage Location shown on the Confirmation of Insurance. The Property Covered does not include property relating to any business or commercial venture.

2. COVERAGE

You are covered for physical loss of or damage to the Property Covered arising from fire (and/or the additional perils listed below) occurring during the Period of Insurance shown in the Confirmation of Insurance. The additional perils covered are explosion, lightning, aircraft, earthquake, riot, civil commotion, storm, flood, burst pipes, impact by road vehicles, sprinkler leakage, malicious damage, theft where entry or exit was effected by forcible and violent means and moth, insect or vermin from a source outside of the Property Covered.

3. TRANSIT EXTENSION

You are covered for physical loss of or damage arising from fire (and/or the additional perils listed below) to home contents and personal effects (including sport equipment, boats, motorcycles, cycles and trailers) occurring during the Period of Insurance shown in the Confirmation of Insurance whilst in transit within an enclosed car or commercial vehicle:-

1. to the Self Storage Location shown on the Confirmation of Insurance from any location in the UK or
2. from the Self Storage Location shown on the Confirmation of Insurance to any location in the UK

The additional perils covered are:-

- a. road traffic accident where the conveying car or commercial vehicle is also damaged and
- b. theft where entry or exit was effected by forcible and violent means.

This Insurance does not cover:-

- a. property relating to any business or commercial venture.
- b. loss or damage where the conveying car or commercial vehicle was unattended.
- c. more than £10,000 or your Sum Insured whichever is the less.

4. EXCLUSIONS

This Insurance does not cover:

- 4.1 More than the Sum Insured shown in the Confirmation of Insurance.
- 4.2 More than £5,000 for any one item unless the item and its value is specified in the Confirmation of Insurance.
- 4.3 The first £25 of each and every claim increased to £100 in respect of moth, insect or vermin.
- 4.4 More than £10,000 or 25% of your Sum Insured, whichever is the least, in respect of theft or malicious damage when the Property Covered is not in an individual self storage unit
- 4.5 Any item that you are not permitted to store according to the terms of the applicable self storage licence agreement.
- 4.6 More than £500 for jewellery, watches, stamps and mobile telephones.
- 4.7 Money, coins, bullion, precious stones, deeds, bonds, securities, credit/debit/charge cards, lottery tickets or scratch cards, consumer redemption vouchers/stamps/cards.
- 4.8 Living creatures, plants.
- 4.9 More than 10% of your Sum Insured in respect of any combination of the following bottled spirits, processed tobacco, tobacco products, bottled perfumery.
- 4.10 Consequential loss and loss of data.
- 4.11 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.
- 4.12 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).
- 4.13 Loss of or damage to Property Covered caused by or arising from
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
 - c) the radioactive, toxic, explosive or other hazardous properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
 - d) radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes (other than nuclear fuel) when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
 - e) any chemical, biological, bio-chemical or electromagnetic weapon.

5. GENERAL CONDITIONS

5.1 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, cycles 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.

5.2 AVERAGE CLAUSE: If when loss or damage occurs the Sum Insured shown in your Confirmation of Insurance is less than the value (as defined above) of the Property Covered You will only be entitled to recover from Us the proportion of the loss that the Sum Insured bears to the total value of all of the Property Covered.

5.3 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.



5.4 LAW APPLICABLE: Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of the Policy shall be governed and construed in accordance with English law and shall be resolved within the exclusive jurisdiction of the courts of England and Wales.

5.5 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.

5.6 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.

5.7 CLAIMS NOTIFICATION:

It is a condition precedent to Our liability to make a payment under this insurance that full details of any losses and/or damages incurred must be notified to insurastore.com within 7 days of you first being aware of any loss or damage. See Condition 7 'Claims Procedure' for contact details.

5.8 CANCELLATION: We may cancel cover at any time by giving 30 days notice to that effect in writing by pre-paid letter post to your last known address. You may cancel cover at any time after the initial minimum cover period of 28 days by selecting the 'Cancel' option in the 'My account' section of the insurastore.com web site and following the on-screen instructions. 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 Confirmation of Insurance.

6. COMPLAINTS PROCEDURE

We aim to provide you with a first class service. If We have not delivered the service that You expect or You are concerned with the service provided, We would like the opportunity to put things right. Initially please raise Your concerns with Insurastore.com at customer.service@insurastore.com. If Your complaint is not resolved or You are not happy with Our course of action proposed, You can progress Your complaint to Our Customer Relations Office. A separate investigation will then be carried out in an attempt to resolve your complaint and a final decision issued. However, if resolution is not possible they will issue a response within 8 weeks of Your original complaint.

Customer Relations contact details:

Royal & Sun Alliance Insurance Plc, Customer Relations Office,
Bowling Mill, Dean Clough Industrial Park, Halifax, HX3 5WA
Phone - 0800 1076160 Fax - 01422 325146
Email - halifax.customerrelationsoffice@uk.royalsun.com

If You are still not satisfied, Royal & SunAlliance is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and You may be able to refer Your complaint to them.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Phone - 0845 080 1800
Email - enquiries@financial-ombudsman.org.uk
Web - www.financial-ombudsman.org.uk

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedure referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

7. CLAIMS PROCEDURE

Follow the steps below:

- In an emergency, You should take any immediate action which You need to protect the Property Covered from further damage.
- Check the terms and conditions of insurance to see if You are covered for the loss or damage. Read carefully any conditions and exclusions that may apply.
- Immediately select the 'Make a Claim' option on the insurastore.com web site and follow the on screen instructions.
- Please do not throw away any damaged items before We have had a chance to inspect them.

What We will do: (This will depend on the type of claim and the value involved)

- We may be able to settle the claim from the information you have given. This is why it is important to keep receipts, valuations and photographs of more expensive items to speed up the time it takes to settle the claim.
- You may be able to start repairs straight away but you will need to get estimates for repairs first.
- We may need to contact you for more information.
- We may need to send a member of Our claims staff or a loss adjuster to find out more about your claim. A loss adjuster specialises in dealing with insurance claims. He or she will report to Us who will pay any fee involved.
- Our claims staff take pride in their service and will do all they can to help You.