

Summary of Cover – Self Storage

Company:	Chaucer Insurance Company DAC UK Branch trading as Lonham Registered in the UK and operating from offices at: The Maltings, Princes Street, Ipswich, Suffolk, IP1 1SB
Product:	Self Storage cover for the Customers of Andrew Porter Holdings Ltd &/or Andrew Porter UK Ltd &/or Andrew Porter Ltd &/or Selfstore at Andrew Porter Ltd &/or Andrew Porter Ltd t/as Richards of Kendal &/or Andrew Porter UK Ltd t/as AP+
Reference No:	121135 DB from 01 July 2021 to 30 June 2024

What is this type of Cover?

Your chosen Self Storage Company has purchased a dedicated insurance policy for their activities as Self Storage contractors. This dedicated policy covers your effects for physical loss or damage caused by named perils whilst being stored by the Self Storage Company. The Summary of Cover provided outlines the basis of cover and the principal Terms and Conditions of the Insurance held by your chosen Self Storage Company. It does not contain all the terms and conditions of the contract.

This document is not an insurance policy but is a Summary of the cover which you will benefit from as long as you declare the value of your effects to the Self Storage Company and pay any additional fees they require.

IMPORTANT NOTICE:

The policy of Insurance is arranged on behalf of the Self Storage Company and is **not arranged on behalf of individual Customers**. Customers should consult their normal insurance broker or other professional adviser for independent advice as to whether this cover adequately protects their interests.

Definitions:	"the Self Storage Company":	The Company and/or Corporate body shown above.
	"the Customer":	Any individual person(s) and/or Company and/or Corporate Body and/or agent acting on their behalf who contracts with the Self Storage Company for the storage of property.



What is covered?

- ✔ The Customer is entitled to claim against the Self Storage company for loss, destruction or damage to their goods from the following perils only: *Fire, Lightning, Explosion, Earthquake, Storm, Flood, Burst Pipes, Theft accompanied by forcible or violent entry or exit, Riot, Strike, Civil Commotion, Malicious Damage, Impact by vehicles or aircraft and damage caused by dropping of a container.*
- ✔ Cover is provided up to the sum specified by the Customer in their instructions to the Self Storage Company but in any event not exceeding the sum of GBP 50,000.00 any one Customer unless referred to Underwriters for approval, terms and conditions prior to the Storage commencing.
- ✔ The settlement of any claim shall be by replacement, repair and/or compensation at Insurers' option. Insurers will take into consideration the age, quality, degree of use and consequent market value of the items when calculating settlement.
- ✔ In respect of documents, the basis of claims settlement shall be limited to the physical cost of replacing the documents and/or cost of reprinting, re-issue and/or reconstitution but excluding the value of the information contained thereon.



What is not covered?

- ✘ You shall not be entitled to the first GBP 50.00 of any claim (the excess).
- ✘ Money, coins, bullion, deeds, bonds, securities and the like
- ✘ Livestock
- ✘ Jewellery, watches, precious stones, precious metals and stamps of all kinds exceeding GBP 1,000.00 in total
- ✘ Furs, fine arts, mobile phones, perfumery, tobacco, cigars, cigarettes, beers, wines, spirits and the like, exceeding **GBP 15,000 combined total**
- ✘ Electronic items exceeding **GBP 15,000 in total**.
Electronic items are defined as all items of consumer and commercial electrical appliances and instruments including but not limited to radios, televisions, computers, computer software, hard drives, chips, microchips, printed circuit boards and their components, modems, monitors, cameras, facsimile machines, photocopiers, VCR's, hi-fis, stereos, cd players and the like. (Heavy electrical items such as switchgear, turbines, generators and the like shall not be deemed to be electronics).
- ✘ Explosives and Flammables
- ✘ Loss of data records other than cost of blank data carrying materials.
- ✘ Weapons, arms, ammunition, explosives and the parts, associated accessories, materials, ingredients of all kinds.
- ✘ Loss, damage or expense attributable to wilful misconduct of the Customer.
- ✘ Loss or damage caused by ordinary leakage, ordinary loss in weight or volume, evaporation or nature of the property stored.
- ✘ Loss or damage caused by leakage of liquid from any receptacle or container unless packed by the Self Storage Company.
- ✘ Claims for consequential loss, loss of market or delay of any kind or description.
- ✘ Loss or damage from or liability or expense directly or indirectly caused by or contributed to, by, or arising from Radioactive Contamination, Biological, Bio-Chemical and Electromagnetic Weapons.
- ✘ Loss or destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- ✘ Loss, damage, expense or liability of whatever nature arising out of or in any way connected with Cyber Attack whether directly or indirectly.
- ✘ Loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- ✘ Loss or damage directly or indirectly occasioned by happening through or in consequence of war, invasion, acts of foreign enemy hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- ✘ Loss or damage in respect of goods in storage caused by or resulting from Acts of Terrorism or any person(s) acting from a political motive.



Are there any restrictions on cover?

- ! **Non Contribution Clause:**
If at the time of loss there is other insurance in force this cover shall only respond to the extent that losses are not recoverable under the other insurance.
- ! **Pairs and Sets Clause:**
Where any items are part of a pair or set, cover is only provided for the actual parts which are lost or damaged. No payment will be made for articles that are not lost or damaged.
- ! **Depreciation Clause:**
Cover is restricted to the reasonable cost of repair and no claim will attach for depreciation consequent upon such repair.
- ! **Average Clause:**
If the value of the property covered at the time of loss is collectively greater than the sum declared to the Self Storage Company, then you shall be considered as being your own Insurer for the difference and you will only be entitled to be paid for that proportion of the loss which the value declared bears to the actual value of the property stored.



Where am I covered?

- ✓ Territories covered: United Kingdom only



What are my obligations?

- If the Self Storage Company has offered to extend their service to include cover for loss or damage to your goods and you have accepted this option (as shown on the Self Storage Company's estimate, quotation form or licence agreement), you must declare the correct valuation for your effects, and pay the storage charges in full.
- You must declare the value of your goods for their current used value, taking into account their condition and age. It is essential that you do not under value your goods as the settlement of any claim may be reduced.
Please do not ask your Self Storage Company for guidance about your valuation. They are not professional valuers and the responsibility for declaring the value is yours.



When and how do I pay?

- You are required to pay the charges to your Self Storage Company before you may benefit from any cover.



When does the cover start and end?

This cover is only to pay for loss or damage discovered during the period identified on the Summary of Cover.

- Cover will commence from time the property is placed into storage and ceases upon removal from storage. No cover applies during loading and unloading or during transit.



How do I cancel the contract?

- **Retail Customers:**
Subject to the contract of cover exceeding one month's duration and you having paid the charges, you have a right to cancel this cover up to 14 days from conclusion of the contract. Should you wish to exercise your cancellation rights you must notify the Self Storage Company immediately. After expiry of this 14 day period the cover can be cancelled at any time by either party. In this event you will remain liable for the charges due for the period on risk. Any return of the charges paid in the event the cover is cancelled, would be the subject of the terms agreed between the Self Storage Company and the Customer.
Any short term contract of less than one month's duration are not subject to Statutory Cancellation Rights, but early cancellation outside of any Statutory Rights is possible. In this event you will remain liable for the charges due for the period on risk.
- **Commercial Customers:**
If this cover is being advised and arranged for you as a Commercial Customer, there are no Statutory Cancellation Rights. Early cancellation is possible by you or the Insurer. In this event you will remain liable for the charges due for the period on risk



What if I have a claim?

You should report any loss or damage to your Self Storage Company as soon as possible and no later than 7 days after taking delivery or the scheduled delivery date. You will be issued with a claim form to complete and return to the Self Storage Company, who will send it to the Insurers and/or their appointed representatives.

If no response is received within a reasonable time, please contact the Insurers directly:

Claims Department
Lonham, The Maltings, Princes Street, Ipswich, Suffolk, UK, IP1 1SB
T: 01473 216116. E: lonham@lonham.co.uk

The above notification period is important both for you and Insurers. Where a claim is notified late, it may prejudice your / Insurers position and affect how the claim is considered. Your claim will be dealt with as quickly as possible. To enable claims to be dealt with promptly you should:

- Only claim for items that are lost or damaged and covered by the policy.
- Provide all available supporting documents without delay,
- Submit repair estimates, evidence of original/replacement purchase price and, photographs of any damage with your claim form.

If any claim be in any respect fraudulent in any way this cover shall become void and all claims shall be forfeited.



Complaints

Any enquiry or complaint shall be addressed in the first to the Self Storage Company.

If no satisfaction is obtained, complaints should be referred to:

1) The Complaints Officer, Lonham, The Maltings, Princes Street, Ipswich, Suffolk, UK, IP1 1SB

T: +44(0)1473216116. E: lonham@lonham.co.uk, or,

2) Chaucer Insurance Company DAC – Complaints, The Greenway, 112-114 St Stephen's Green, Dublin 2, D02 TD28, Ireland

T: +353 1567 5580. E: complianceenquiries@chaucergroup.com

In the event you wish to pursue matters further you may be able to refer the matter to the Financial Ombudsman Service. Further details will be provided at the appropriate time.



Law & Jurisdiction:

English Law and the exclusive jurisdiction of the High Court of Justice, England will apply.



Data Protection

We and other insurance market participants as well as Self Storage Companies collect and use relevant information about you to provide you with the cover that benefits

you, or in connection with a claim and to meet our legal obligations.

This information may include details such as your name, address and contact details and any other information that we collect about you in connection with the cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the cover that we provide and to the extent required or permitted by law.

For more information about how we use your personal information please see our full privacy notice(s), which is/are available online on our website(s) or in other formats on request.

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice(s), which is also available on our website www.lonham.co.uk, please contact us, or the agent or broker that arranged your cover. Our contact details are:

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