

Combined Goods in Transit and Liability Insurance

Confirmation of Cover

Policy Number:	RB37659
The Insured:	Mr Seamus Kidd
The Premises:	5 Pochard Way Cirencester GL7 5FG
Business Description:	Furniture Remover
Period of Insurance:	From: 02 Sep 22 To: 01 Sep 23 <i>Both Dates Inclusive</i>
Premium	£ 296.81
Intermediary Charge	£ 50.00
Total Premium	£ 346.81
(flat non-refundable)	
Interest Noted:	
Broker:	Coversure Midlands Ltd t/as Coversure Insurance Services (Bromsgrove), 72 Sherwood Road, Bromsgrove, B60 3DR

THIS POLICY PROVIDES INSURANCE DURING THE PERIOD OF INSURANCE STATED ABOVE ONLY IN RESPECT OF THOSE SECTIONS WHERE THE WORD 'INSURED' IS SHOWN.

WHERE THERE IS NO INSURANCE THE WORDS 'NOT INSURED' ARE SHOWN.

This insurance is effected by

Liability:	Royal & Sun Alliance Insurance Plc (RSA)
Goods in Transit:	Royal & Sun Alliance Insurance Plc (RSA)

Goods in Transit Section

Goods in Transit:	Insured
Contract Conditions:	Full Value Liability
Policy Limit:	£20,000 (2 vehicles @£10,000 each)
Excess Applicable:	£250 Each and every claim
Hand Held Scanners	Own goods limit inc. hand held scanners: Maximum £5,000.00 (£100 excess and £50 excess for scanners applicable)

Liability Section

Employers Liability:	Not Insured
Indemnity Limit:	

Public Liability:	Not Insured
Indemnity Limit:	
Excess Applicable:	

Products Liability:	Not Insured
Indemnity Limit:	
Excess Applicable:	

POLICY CONDITIONS

Warranties Applicable:	All full Terms, Conditions Warranties and Exception as noted in the Policy Wording, Summary and Keyfacts.
Policy Wording Applicable:	Royal & Sun Alliance Underwriting
Territorial Scope & Jurisdiction:	BRITISH ISLES: Great Britain, Northern Ireland, the Channel Islands, the Isle of Man, the off-shore islands and the Republic of Ireland

Endorsements

Additional Terms & Conditions Applying (see wording for full list):

INVENTORY CLAUSE

You are not covered for loss or damage to Goods from a household removal unless a valued inventory is completed and signed by the owners of the Goods prior to the commencement of transit for goods over £500 in value where the total value of the move exceeds total value of £25,000.

PAIRS AND SETS CLAUSE

In the event of loss or damage to any article forming part of a pair or set We shall not be liable for more than the value of the particular part or parts which may be lost or damaged without reference to any special value which such part or parts may have as forming a pair or set but in any event not exceeding a proportionate part of the sum insured in respect of the pair or set.