

# Self Storage Insurance

## Policy Summary

These are the terms and conditions of the Insurance provided by Royal & Sun Alliance (RSA) Insurance Plc (the Insurer) and arranged by Basil E Fry & Company Ltd (the Broker).

### DURATION OF COVER

Your property is covered from the time it is placed in the Self Storage unit until the time it is finally removed from storage, subject to you maintaining the insurance via payment of the required insurance charges.

### RISKS COVERED

The Insurer will pay for any loss or damage, up to the value declared by you, to the Self Storage Operator, subject to the conditions and exclusions detailed below.

#### “New for Old”

In the event of total loss, destruction or damage beyond repair of any article the basis of settlement shall be the cost of replacing or reinstating the article, providing the article is substantially the same as but not better than the original when new.

“New for Old” cover shall not apply to Household Linen and Clothing and Insurers will take into consideration the age, quality, degree of use and consequent market value of any item.

#### Basis of settlement for Documents

The basis of claims settlement shall be limited to the physical cost of replacing the documents excluding the value of the information contained thereon and/or cost of reprinting, reissue and/or reconstitution UNLESS the specific archival and document extension is effective.

Where the archival and document extension is effective the basis of settlement shall be to indemnify the insured for reasonable costs of reprinting and/or reasonable costs of reissue and/or reconstitution including, where applicable, fresh research or exploration to obtain essential information.

### PROPERTY WHICH IS NOT INSURED

**A.** Furs exceeding £100 in value, Jewellery, Watches, Precious Stones and Metals, Money, Coins, Deeds, Bonds, Securities, Stamps of all kinds, Manuscripts or other Documents or Electronically held Data Records, Mobile Telephones.

**B** Perfumery, Tobacco Products, Foodstuffs, Wine, Spirits and the like, Firearms and Explosives.

**C.** Livestock, Plants or Perishable Goods of any kind.

**D.** Electronic articles are limited to a total of £20,000.

### EXCLUSIONS

#### Insurers will not pay claims for

1. Loss or theft of items other than following violent and forcible entry to or exit from the storage premises.

2. Accidental damage unless as a direct result of violent and forcible entry to or exit from the storage premises.

3. Loss or damage caused by wear and tear, gradual deterioration inherent vice or latent defect

4. Loss or damage caused by Vermin, Moth, Insects, Damp, Mould, Mildew, or Rust unless caused by the Negligence of BiG Storage.

5. Climatic Causes.

6. Loss or damage caused by Leakage of Liquid from any Receptacle or Container within the unit.

7. Indirect or consequential loss of any kind or description.

8. Electrical, electronic or mechanical derangement to any electrical, electronic or mechanical items, unless external physical damage has occurred, or as a result of fire, derailment, collision or overturning of the conveying vessel, vehicle or aircraft. Any loss of or damage to electronic equipment resulting from configuration failure of the controlling software and/or microchip.

9. Confiscation or destruction or damage under the order of any Government, public or local authority.

10.

**(A) War.** Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event – war invasion act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power.

**(B) Terrorism.** Harm or damage to life or to property (or the threat of such harm or damage) by nuclear and/or chemical and/or biological and/or radiological means resulting directly or indirectly from or in connection with Terrorism regardless of any other contributing cause or event. Terrorism is defined as any act or acts including but not limited to

(i) the use or threat of force and/or violence and/or

(ii) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes

**(C)** any action taken in controlling, preventing, suppressing or in any way relating to (A) or (B) above

**(D) Radioactivity.** Ionising radiations from or contamination by radioactivity from any nuclear fuel or from nuclear waste from the combustion of nuclear fuel.

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**(E)** Loss, damage, liability or expense directly or indirectly caused by or contributed to or by or arising from

(i) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof,

(ii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter,

(iii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any 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,

(iv) any chemical, biological, bio-chemical or Electro-magnetic weapon,

(v) the use or operation, as a means of inflicting harm, of any computer, computer system, computer software programme, computer virus or process or any other electronic system.

11. Loss, damage or expense caused by any Terrorist or any person acting from a political motive whilst your effects are in transit.

12. The first £50 of any claim (the policy excess).

### CONDITIONS

#### Under Insurance

If the sum insured is less than the actual value of your property at the time of loss, then you will only be entitled to be paid that proportion of the loss which the sum insured bears to the value of the property removed and/or stored.

#### Pairs and Sets

It is the intention to pay the actual value of individual items. It is not the intention to pay for items which are not affected. If, therefore, a claim is made for an item which is part of a pair or set, then Insurers will only pay the actual value of that item in isolation. The payment will be made without reference to any particular value the item might have acquired simply because it is part of a pair or set.

#### Insurers Rights

Subject to payment of the actual value of a damaged item by Insurers, they may at their discretion take over ownership of the property. No property may be abandoned to Insurers.

#### Fraud

If a claim is fraudulent in any way, it will not be paid. The insurance will be deemed not to have attached and no premium will be refunded.

#### Jurisdiction

The parties to this contract have the right to choose the law that should apply. Insurers choose to apply English Law except for those customers who at inception of the contract are domiciled in Scotland, Northern Ireland, Channel Islands or Isle of Man where their own law will apply.

#### Claims Notification

Any claim must be advised in detail to the Self Storage Operator in writing within seven days of discovery of damage/loss. However if you arrange your own collection from store then any claim must be notified at the time of departure.

#### 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. Our Complaints process:-

Initially, contact us to raise your concerns at:  
Basil Fry & Company Ltd,  
Claire House, Bridge Street,  
Leatherhead, Surrey KT22 8BZ  
Tel: 01372 385985 Fax: 01372 385986

1. If we cannot resolve your complaint, we will pass the complaint through to RSA within 24 hours.

2. If your complaint is not resolved or you are not happy with our response and the course of action proposed, you can progress your complaint to RSA Customer Relations Office, who will carry out a separate investigation in an attempt to resolve your complaint and will issue a final decision.

#### Customer Relations Contact Details

Customer Relations Office  
Dean Clough Industrial Park, Bowling Mill  
Halifax HX3 5WA  
Tel: 0800107 6160 Fax: 01422 325146  
[halifax.customerrelationsoffice@uk.royalsun.com](mailto:halifax.customerrelationsoffice@uk.royalsun.com)

If you are still not satisfied RSA is regulated by the Financial Services Authority whose arbitration service is in 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  
Tel: 0845 0801800  
Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

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

Removal Claims Service is a trading name of Basil E Fry & Co Ltd who are authorised and regulated by the Financial Services Authority.