

## **Norwich Union Household Goods & Personal Effects Summary**

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

### **Name of the insurance undertaking**

The insurer of the policy is Aviva Insurance Limited.

### **Type of insurance and cover**

The Household Goods and Personal Effects policy covers your goods while being removed from domicile to domicile, including incidental storage during the ordinary course of transit.

### **Duration of Policy**

The Policy will remain in force for 3 months from the date of commencement, or as otherwise shown on your policy schedule.

### **Key covers, features and exceptions**

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation.

### **Covers, features and benefits**

#### **COVER 1**

Cover for all risks of loss or damage to your goods in accordance with Institute Cargo Clauses (A) and other relevant Institute Clauses (copies available on request).

Goods should be insured for their full replacement value at destination.

### **Exceptions and limitations (please refer to COVER 1 in your policy document)**

The policy does not cover:-

- Bank notes, shares, bonds, deeds, securities and negotiable instruments, drugs, medicines, food and drink of every description.
- Consequential loss, damage or expense of whatever description.
- Any article being worn or used by you or anyone else during the removal.
- Loss, damage or expense due to delay, inherent vice or nature of the goods.
- Ordinary wear and tear, ordinary leakage or loss in weight.
- Wilful misconduct by you.

- Trunks, suitcases or similar unless packed in an outer container.
- Stamp or coin collections exceeding £500 each unless specified separately.
- Antiques unless specified separately.

#### Pairs and Sets Clause

The value of a pair or set or articles may fall as a result of loss of or damage to one article of the pair or set. We will not pay for any loss in value. We will only pay for the lost or damaged articles in proportion to the value they bear to the total sum insured of the pair or set.

#### Average Clause

If your goods have a greater value than the total sum insured, we will only pay such proportion of your claim as the total sum insured relates to the total value of your goods.

### **COVER 2**

#### **Covers, features and benefits**

Identical to Cover 1, but refer to Exceptions and limitations section for important differences.

#### **Exceptions and limitations (please refer to COVER 2 in your policy document)**

Identical to Cover 1, but also excluding:-

Loss or damage caused by breakage, chipping, scratching and denting unless caused by a major accident to the means of conveyance.

#### **Right of cancellation**

If you are an individual/sole trader (including a partnership in England and Wales) buying a policy which provides cover for you in both a private and business capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later. A full explanation of the cancellation rights can be found in the policy documentation.

#### **How to Claim**

If you need to make a claim please contact your insurance adviser or the Marine Claims Dept at;

2-10 Albert Square,  
Manchester  
M60 8AD

Telephone Number : 0161 931 8428

Fax Number : 0161 931 8011

#### **How to Complain**

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Norwich Union point of contact. Full details of our complaints procedure will be set out in your policy document.

We are covered by the Financial Ombudsmen Service (FOS). If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The FOS is available to individuals, certain small businesses, charities and trusts.

### **Compensation Scheme**

We are covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

*Aviva Insurance Limited, Registered in Scotland No.2116  
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