



DO I NEED 'ALL RISKS' IN-TRANSIT INSURANCE?

While it might be tempting to cut your overall relocation costs when you move by opting out of an insurance policy, the price you ultimately pay might be even higher in the long run. Similar to when you insure your motor vehicle or book a family holiday and consider insurance in case of ill health or an accident, **removals insurance is an optional extra**. Hopefully, you won't need it, but if the worst case scenario happens, the small premium you pay gives you peace of mind that if something goes wrong you're financially protected. There are inherent risks in any relocation process and this risk is what is mitigated through insurance cover.

Many household insurance policies may exclude risks that are inherent to moving household effects (either while being transported or in storage), including, but not limited to:

- Handling damage (which is a risk every time household effects are moved, irrespective of who moves them)
- Mechanical derangement
- Vehicle accident
- Vehicle hijacking
- Storm damage, including flooding or a container falling off the vessel
- Fire, on a vehicle/vessel or in a warehouse
- Theft
- Natural disasters
- Strike or riot damage

If you choose to arrange insurance cover through your own insurers for a **personal or corporate move**, a claim from your own policy could have various cost implications to you. These could include a higher excess, as well as loss of no claim bonuses or premium discounts. This could additionally expose you to greater insurance costs long term.

The insurance valuation form provided is a very important document. Completion of this allows you to determine an accurate value of your personal effects. With this value you can determine the extent of your exposure to transit risk and make an informed decision on the value of cover that should be arranged.

Make sure you fully understand the terms and conditions of your chosen insurance policy. Be careful to look for any limitations (e.g. self packing only, options for higher or lower excess if applicable, etc). Biddulphs International employs qualified insurance representatives at the majority of our branches who can assist with any questions that you may have regarding the 'All Risks' in-transit insurance policy.

I ACKNOWLEDGE THAT I HAVE READ THE ABOVE AND HEREBY CONFIRM THAT I

DO DO NOT require insurance cover PRINT NAME: _____

SIGN: _____

DATE: _____

** Please note that if you choose not to arrange 'All Risks' in-transit insurance through Biddulphs International, our liability for any loss or damage is limited as per clause 6 of our terms and conditions. Any claims for in-transit loss or damage would need to be covered by the party that agreed to cover the in-transit risks**