

Sterling Transit Cover



Thank you for choosing Sterling to undertake your move. To complement the move process we are pleased to offer you protection for your personal belongings through our Transit Cover, which is administered by us in conjunction with Reason Global.

Why do I need Transit Cover?

We take every precaution we can to protect your personal belongings during your move. But even with the best processes in place, not every eventuality can be guarded against.

When household goods and personal belongings are moved from one location to another, they are exposed to risks which are beyond our control. Sometimes the unexpected can happen.... storms at sea, handling in ports and customs inspections.

For peace of mind and protection against loss or damage to your household goods and personal belongings, we offer cover on your possessions whilst in transit and also during any storage period.

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About your cover

The cover begins from the time your personal belongings are professionally packed and picked up at the residence, during transit, and until they are professionally delivered and unpacked at the final destination.

Causes of loss or damage

We accept responsibility for any actual physical loss of or damage to Protected Property while in our care, custody, or control, subject to the stated Terms and Conditions.

Contents covered by this cover

Contents covered include:-

- \ Household goods
- \ Home appliances
- \ Personal Belongings
- \ Clothing
- \ Linens
- \ Antiques
- \ Fine Arts
- \ Motor vehicles

Contents not covered by this cover

Contents not covered include:-

- \ Livestock or domestic pets, trees, plants or shrubbery & perishables
- \ Owner packed goods
- \ Mobile phones & MP3 players
- \ Jewellery (such as watches, trinkets, precious stones, precious metals), furs, money, deeds, bonds, securities, cheques, stamps, coins or collections of a similar kind
- \ Data stored on tapes or disks

We suggest you carry small valuable items such as jewellery or MP3 with you when you travel.

Is there an excess?

There is NO cover excess with Sterling's Transit Cover.

How is the cover value calculated?

Sterling's Standard Transit Cover is based on a standard valuation:-

- \ The value is calculated on the actual volume of goods you are moving.
- \ If you are paying the premium prior to packing and the actual volume is different from the estimated volume, an additional premium may be required.
- \ For road, sea and storage shipments, the value is calculated at a rate of £60 per cubic foot, or for air at £120 per cubic foot, plus any individual items, pairs, sets or collections valued at more than £1,000, which must be itemised separately and added to the total standard valuation.

Is there an alternative to the Standard Valuation?

Yes, should you not wish to take our Standard Transit Cover, you may request cover based solely on declared value. To do so:-

- \ You must provide a comprehensive and detailed valuation of every item you are moving.
- \ Please remember any item that is not individually declared and itemised will not be covered
- \ Contact your Sterling coordinator if you want the cover based on your itemised list, and they will send you the appropriate form.



Exclusions

There are various events, circumstances and occurrences which we cannot accept responsibility for – these exclusions are consistent with industry standards:-

Not covered

We would like to draw your attention to the following exclusions:-

- \ Owner packed goods
- \ Loss or damage occurring prior to collection by us or after delivery or unpacking by us.
- \ Creasing of clothing, linens, drapes & rugs, as this is an inherent vice and will naturally occur.
- \ Structural damage to self assembly kit, flatpack, system or chipboard furniture.
- \ Non delivery of a shipping package if the delivery receipt shows all packages were delivered to final destination. Any missing packages or cartons must be marked on the receipt and notified to Sterling on the day of delivery.
- \ Damage caused by a change in atmospheric conditions during your move, which can cause mould and mildew.
- \ When an item (defined as part of a pair or set that relies on another piece to be complete) is damaged or lost, the standard cover will only pay for those items which are physically damaged or lost. We cannot accept any responsibility for the other part of the pair or set, or for the reduced value of the pair or set.
- \ Unless there is a clear physical sign of damage, the standard cover will not pay for an electronic or mechanical item which does not operate on delivery.

For more information, please see the Terms & Conditions.



How do I arrange Transit Cover?

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To arrange Transit Cover simply:-

- \ List and value any individual items, pairs, sets or collections valued over £1,000.
- \ Complete the application form and sign where indicated.
- \ Send the signed application form to your Sterling Coordinator prior to the start of your move.
- \ Sterling will then ensure that your protection is in place.

How do I get the best value out of my cover?

To get the best value out of your cover:-

- \ Consider your destination country – declared values need to be based on repairing or replacing lost or damaged items at destination.
- \ Don't under value your possessions.
- \ If you undervalue any item, the underwriter will apply an "average" to any claim. In simple terms, this means that if you value an item for half its true replacement value, the underwriter will reduce the claim by 50%.
- \ Please note you must be able to substantiate the value of any item in your shipment. Substantiation of value can be in the form of purchase receipts, recent appraisals or replacement quotations.

What if I am shipping a motorised vehicle?

If Sterling is moving any motorised vehicle (car, boat, trailer, ride-on lawn mower, snow mobile etc):-

- \ List your vehicle make, model and value (taking into account age and condition) on the application form in the 'high value items' section.
- \ Any non-factory installed accessories must be listed separately to ensure cover.
- \ Cover will only be provided if a "condition report" is completed and signed by yourself and the crew who collect your vehicle.
- \ Note: your vehicle cannot be used as a packing container – this cover will not cover any household goods or personal effects left in the vehicle during your move.

Is the cost of the move covered?

Yes, you can include the cost of the move in this cover:-

- \ The advantage of insuring the move costs is that in the event of an unfortunate occurrence (such as your goods being totally lost, destroyed by fire, or sinking), in addition to recovering the cost of your goods, you can also recover the cost of the move.
- \ This will automatically be included in your cover unless you specify otherwise.

What if my goods go into store?

- \ If your shipment goes into storage at any location owned or operated by us, protection can be extended on remittance of the appropriate charge.

If your goods are delivered to a storage facility not owned or controlled by Sterling, coverage will cease upon delivery of your belongings to the facility.



Claims

If you need to make a claim

In the event of physical loss or damage:-

- \ You must notify Sterling in writing immediately (and in no event later than 30 days after delivery) of the damage/loss. We will then send you a Claim Form and claim instructions.
- \ Failure to notify us of loss/damage within the time frame specified will result in your claim being rejected.

How we will settle the claim

If any item of your household contents covered by this cover is lost or damaged during your move, we can choose to:-

- \ Pay to repair the item to the condition it was in before the damage occurred; or
- \ Replace the item with a market equivalent; or
- \ Pay you the market value of the item.

Is there a maximum settlement amount?

Maximum settlement will be based on the total standard valuation and/or declared value of high value items as follows:-

- \ The most we will pay for any item is the market value up to £1,000 unless the item is listed separately as a high value item.
- \ Total claim cannot exceed total cover value.
- \ The most we will pay for loss or damage of the whole shipment is the total cover value.
- \ For antique furniture, we will only pay the reasonable costs of repair, not any depreciation or loss of value.

Your responsibilities

These are your responsibilities when making a claim. If you do not fulfil these responsibilities, we can decide not to accept a claim:-

- \ Your contract is based on information supplied to us. All information must be truthful and correct. If you do not disclose all the information you should have, your cover may be void.
- \ You must get our permission before arranging any repairs or replacement, or incur any expense in respect of any claim.
- \ You must provide us with any further information, documentation or authorities that we may ask for.
- \ In the case of any loss/theft you should contact the local police and obtain a crime reference number
- \ You confirm that all goods in the shipment are either owned by you or legally in your possession or control, and that you are entitled to move them without liens, loss, damage or claim to us. You indemnify us against any loss, damage or claim made against us arising from any lack of authority to contract with us.

Your rights

You are entitled to:-

- \ Have your claim acknowledged and dealt with in a professional and efficient manner.
- \ Receive a fair settlement as quickly as circumstances allow, or a clear explanation why a claim may not be met.
- \ Have free access to our formal complaints procedure.

Our rights

We are entitled to:-

- \ Take and keep possession of damaged items, and deal with any salvage in a reasonable manner.
- \ Reject any claim for items not covered within this cover.
- \ Reject a claim where the premium has not yet been paid or where there is other cover in place.

STERLING TRANSIT COVER PROPOSAL - Terms and Conditions

In consideration of payment to Us of the charge stated on the "Booking Order", which describes the scope of Our work and services, We agree to accept responsibility for actual physical loss of or damage to Protected Property as defined herein subject to the following Terms and Conditions:

Definitions:

In these Terms and Conditions the following words shall have the following meaning:

Us, Our, We: Sterling Relocation and/or Our agent(s) and/or Our sub-contractor(s).

You, Your: The person or company who contracts Our services or the owner of the Protected Property.

Protected Property:

Protected Property is Household Goods and Personal Effects, Antiques, Fine Arts, Motor Vehicles, Boats and Trailers which You own and is declared and valued in the "Application for Protection" as provided to and accepted by Us. Protected Property excludes furs, jewellery, watches, trinkets, precious stones, precious metals, money, deeds, bonds, securities and stamps or collections of a similar kind, mobile phones and MP3 players

Protection:

1) All Risks Protection

We accept responsibility for actual physical loss of or damage to Protected Property while in Our care, custody, or control, subject to these Terms and Conditions.

2) Non-Professional Packing Limitation:

There is no Protection for actual physical loss or damage consisting of breakage, scratching, denting, chipping, staining and tearing of Protected Property not packed by Us unless directly caused by fire, stranding, sinking or collision of the carrying vessel, or by collision or overturning of the carrying land or air conveyance. There is no Protection for any Protected Property claimed as missing from a carton, package or container not packed by Us unless the value of each item claimed as missing was separately declared to Us and accepted by Us. Cartons, packages or containers not professionally packed by Us will be marked "PBO" (Packed by Owner) on Our Packing Inventory.

Declared Value:

It is a condition of this Protection that each item of Protected Property is declared for value by You on a written valued inventory prior to the commencement of the transit. You may Protect the value of your Moving Costs by adding these to the Declared Value. Household Goods and Personal Effects must be declared at their full new replacement cost in country of final destination. All other Protected Property must be declared at their current market value in country of final destination. In the event that the Protected Property is declared at a value less than that specified above then any payment will be limited to the same proportion the Declared Value bears to the value the Protected Property should have been declared hereunder.

Duration of Obligation:

This Protection begins when We have received and accepted the Protected Property at the place of origin specified on the "Confirmation of Protection", unless the Protected Property is packed by Us in which case this Protection begins upon commencement of packing, and continues during the ordinary course of the transit until the Protected Property is delivered to the final destination specified on the "Confirmation of Protection". If transit of the Protected Property is not arranged on a door to door basis, this Protection ceases when the Protected Property is no longer in Our care, custody or control.

Extended Storage Protection – In consideration of an additional charge, the above Protection may be extended provided always that you submit written confirmation and the appropriate charge is paid prior to the commencement of the extended storage period. When delivered to a "self-storage" facility (defined as any facility not owned or operated by Sterling or our representative), Our responsibility ceases upon delivery of the goods.

Protection will extend to include transits to and from the premises of cleaners, repairers or restorers where such transit is a direct result of loss or damage recoverable under this Protection.

Motor Vehicles, Boats and Trailers:

We do not agree to accept responsibility for scratching, denting, bruising or marring of any Motor Vehicle, Boat or Trailer, unless We and You both agree and sign a "Certificate of Condition" or similar document stating the condition of the Motor Vehicle, Boat or Trailer prior to the commencement of the transit, noting all defects. There is no Protection for loss of or damage to non-factory installed accessories in or on the Motor Vehicle, Boat or Trailer not specifically declared and valued or for any property packed, stored or contained in the Motor Vehicle, Boat or Trailer.

We do not agree to accept responsibility for loss of or damage to any Motor Vehicle, Boat or Trailer while operating under its own power, except where necessary while on the premises of the port or airport or while being driven by Our authorised driver.

Principal Limitations: We do not agree to accept responsibility for:

- Consequential loss.
- Sentimental value.
- Depreciation arising from inadequate or sub-standard repairs or restoration of damage to property.
- Loss of data from any CD Rom, floppy disk or other means of electronic storage.
- Mysterious disappearance of Your Protected Property unless evidence can be provided by You to prove beyond reasonable doubt that the loss is solely attributable to the dishonesty or connivance of Our employees.
- Non delivery of a shipping package if the delivery receipt shows all packages were delivered to final destination and notified to Sterling on the day of delivery.

We do not agree to accept responsibility for loss or damage arising from:

- Gradual deterioration and/or wear and tear, inherent vice, moth and vermin and atmospheric or climatic conditions, including loss of or damage to liquor and/or wine due to temperature fluctuation e.g. freezing, "corking" or similar.
- Creasing of clothing, linen, drapes and rugs as this is an inherent vice and will naturally occur.
- Mould and Mildew.
- Electrical, electronic and/or mechanical derangement.
- Structural damage to system or kit furniture constructed of veneered chipboard or similar, or any reduction in the quality thereof, as this is an inherent vice of this type of furniture.
- Clocks, barometers, scientific or musical instruments due to mechanical derangement unless attributable to physical damage.
- Re-tuning of pianos.
- Depreciation in value of the undamaged part(s) of a pair or set where part(s) of such pair or set has suffered physical loss or damage.
- Delay.
- War, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, capture, seizure, arrest, restraint, or detention (piracy excepted) and the consequences thereof or any attempt thereat, derelict mines, torpedoes, bombs or other derelict weapons of war EXCEPT whilst the Protected Property is loaded on an overseas vessel or aircraft. Liability for goods shall cease in respect of these perils when the goods have been discharged, or after 15 days after arrival of the vessel or aircraft at the port/airport of discharge, whichever shall first occur.

- Loss or damage arising out of the acts of any government, customs authority or official confiscation.
- Liability is NOT accepted for loss or damage arising from the use of weapon(s) of war employing atomic or nuclear fission or fusion; or any chemical, biological, bio-chemical or electromagnetic weapon.
- Any terrorist or any person acting from a political motive
- 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.
- Any use or operation, of as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

General Conditions

Claims Notification: In the event of physical loss or damage which may give rise to a claim under this Protection You must give immediate notice to Us and in no event later than 30 days after delivery of the Protected Property or 30 days after scheduled delivery in the event of non delivery.

Claims Adjustment: As a condition of this Protection, We may, in whole or in part, replace lost or damaged items or, at Our option, have damaged items repaired or make a cash payment not to exceed the Declared Value of the lost or damaged item. Proof of ownership and of the Declared Value may be required for an item claimed as lost or damaged. We reserve the rights of salvage for any goods that are deemed a total loss and subject to replacement.

Waiver and Assignment: In consideration of this Protection, You waive any and all direct or indirect claims against Us related to loss of or damage to the Protected Property except as protected under these terms and conditions.

Upon payment for any loss of or damage under this Protection, We will automatically be assigned all Your interest in any claim against any other party to seek recovery for the loss or damage. You agree to fully cooperate with Us in providing testimony, statements, documents, etc., as necessary for the pursuit of such recoveries.

General Average/Salvage/Collision: We will defend You against marine claims for contribution in General Average, Salvage or contractual "Both to Blame Collision" clause liabilities, up to the Declared Value, except for those arising from a cause not protected by these Terms and Conditions, according to the contract of carriage, applicable law and practice, by counsel We select. We will decide whether to defend such claims or to settle them. If We decide to settle such claims We will pay such settlements or proper claims determined against You.

Termination of Transit: Termination of Contract of Carriage: If the transportation of the Protected Property is terminated at a point short of the final destination specified on the Confirmation of Protection for a reason beyond Our control, this Protection likewise terminates simultaneously unless We agree to continue the Protection in exchange for payment of an additional charge.

Forwarding: If the transportation of the Protected Property terminates resulting from a cause protected herein, We will pay, up to the Declared Value, for the reasonable charges to unload, sort and forward the Protected Property to the final destination specified on the Confirmation of Protection.

Preservation of Protected Property:

In the event of any physical loss or potential loss or damage that might be subject to this Protection, You must promptly take all reasonable steps including legal suit at Your expense to avoid or minimise such loss or potential loss or damage. You must also protect any rights against any other parties who may be responsible for any loss or damage. We will reimburse You the reasonable costs of such actions properly taken, subject to any applicable Customer Retention.

Reasonable Dispatch: It is a condition of this Protection that You shall act with reasonable dispatch in all circumstances within Your control.

Cancellation: You have the right to cancel Your Protection at any time prior to cover commencing. In respect of property in store You may cancel Protection at any time however You will be required to pay the full charge for the Protection until You were next due to pay a renewal charge. We have the right to cancel Your Protection by providing You with 30 days notice in writing.

Payment: Under this Contract and the Terms and Conditions applying to the consideration, it is stated on the basis of being exclusive of all direct and indirect taxes. In particular Value Added Tax as may be applicable together with any other transaction taxes that may from time to time apply.

Consideration: Under this Contract the agreed consideration is due for payment on or before the due date as specified on the debit note or invoice.

Law and Jurisdiction: The Parties are free to choose the law applicable to these Terms and Conditions. Unless specifically agreed to the contrary in writing prior to commencement of Protection, English law shall prevail.