

# Summary of Cover

## Our Customer Insurance Protection



**Insurer:** Lonham Group Ltd on behalf of Chaucer Insurance Company DAC UK Branch  
Registered in the UK and operating from offices at: The Maltings, Princes Street, Ipswich, Suffolk, IP1 1SB, United Kingdom

### Overview

The Removers' and General Insurance Policy is an insurance policy for Lok'nStore to cover customers' property against loss or damage whilst being stored. This Summary of Cover is for your guidance and explains both the principles of the cover and the terms and conditions of the insurance. If you fulfil the obligations noted herein you will become the beneficiary of Lok'nStore's policy, subject to all terms and conditions noted below. In this document, "we", "us" and "our" means the Insurer. "You" and "your" means the beneficiary of this cover. Lok'nStore are not able to provide any advice regarding the suitability of this cover and cannot provide any additional information other than what is contained within this document.

### ✓ What is Covered?

- ✓ Loss, destruction or damage to your property caused by **Fire, Lightning, Explosion, Earthquake, Storm, Flood, Burst Pipes, Theft accompanied by forcible or violent entry or exit, Riot, Strike, Civil Commotion, Malicious Damage, Impact by vehicles or aircraft, damage caused by dropping of a container and moth, insect or vermin damage when caused by an external source**, other than items and causes specifically excluded or restricted as stated within this Summary of Cover.
- ✓ The settlement of any claim shall be by replacement, repair and/or compensation at Insurers' option.
- ✓ In the event of total loss or destruction of any article covered under this insurance, the basis of settlement shall be the cost of replacing the article as new provided that the article is substantially the same as but not better than the original when new. This basis of settlement does not apply to household linen and clothing and claims shall be settled on an indemnity basis.
- ✓ Cover is restricted to the reasonable cost of repair and no claim will attach for depreciation consequent upon such repair.
- ✓ In respect of documents, the basis of claims settlement shall be limited to the physical cost of replacing the documents and/or cost of reprinting, re-issue and/or reconstitution but excluding the value of the information contained thereon.

### ⚠ Are there any restrictions on cover?

- ! **Average:** If the value declared by a you is less than the total replacement-as-new value of your property at the time of loss, then you will only be entitled to claim that proportion of the loss which the value declared bears to the total replacement-as-new value of your property.
- ! Cover is restricted to the reasonable cost of repair and no claim will attach for depreciation consequent upon such repair.
- ! **Non-Contribution:** If at the time of loss there is other insurance in force this cover shall only respond to the extent that losses are not recoverable under the other insurance.
- ! **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.

### 🏠 Where am I covered?

- Cover is in force while your property stored at the premises of Lok'nStore.
- Law & Jurisdiction:  
English Law and the exclusive jurisdiction of the High Court of Justice, England will apply.

### 🤝 What are my obligations?

- To benefit from this cover, you are required to accept the appropriate option shown on the Contract for the Provision of Storage Services and check that you have inserted a correct valuation for your property.
- You must declare the value of your property on a replacement-as-new basis.
- It is essential that you do not under value your property as the settlement of any claim may be reduced (see Average Clause above). Please do not ask Lok'nStore for guidance about your valuation. The responsibility for declaring the correct value is yours.

### ✗ What is not Covered?

- ✗ You shall not be entitled to the first **£50.00** of any claim (the Excess).
- ✗ **Excluded Property**
  - Money, coins, bullion, deeds, bonds, securities and the like;
  - Livestock;
  - Jewellery, watches, precious stones, precious metals, and stamps of all kinds exceeding £1,000 in total;
  - Furs, fine arts, mobile phones, perfumery, tobacco, cigars, cigarettes, beers, wines, spirits and the like; exceeding £15,000 combined total;
  - Electronic items exceeding £15,000 in total. Electronic items are defined as all items of consumer and commercial electrical appliances and instruments including but not limited to radios, televisions, computers, computer software, hard drives, chips, microchips, printed circuit boards and their components, modems, monitors, cameras, facsimile machines, photocopiers, VCR's, hi-fis, stereos, cd players and the like. (Heavy electrical items such as switchgear, turbines, generators and the like shall not be deemed to be electronics).
  - Explosives and flammables
  - Loss of data records other than the cost of blank data carrying materials.
- ✗ Loss or damage caused by wear, tear, rust, gradual deterioration, inherent vice and latent defect.
- ✗ Loss, damage or expense attributable to your wilful misconduct.
- ✗ Loss or damage caused by mildew, mould, extremes of temperature or other atmospheric conditions.
- ✗ Loss or damage caused by ordinary leakage, ordinary loss in weight or volume, evaporation or nature of the property stored.
- ✗ Loss or damage caused by leakage of liquid from any receptacle or container.
- ✗ Mechanical or electrical damage or derangement of any mechanical or electrical goods unless reasonably attributable to physical damage to such items from an external cause, or following fire, flood, collision or overturning of road vehicle or other conveyance.
- ✗ Consequential loss, loss of market or delay of any kind or description.
- ✗ **Pairs & Sets Clause:** Where any items are part of a pair or set, Insurers will only pay the replacement-as-new value for the actual parts which are lost or damaged. No payment will be made for articles that are not lost or damaged.
- ✗ Loss or damage from or liability or expense directly or indirectly caused by or contributed to, by, or arising from Radioactive Contamination, Biological, Bio-Chemical and Electromagnetic Weapons.
- ✗ Loss or destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- ✗ Loss, damage, expense or liability of whatever nature arising out of or in any way connected with Cyber Attack whether directly or indirectly.
- ✗ Loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- ✗ Loss or damage directly or indirectly occasioned by happening through or in consequence of war, invasion, acts of foreign enemy hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority. Loss or damage in respect of goods in storage caused by or resulting from Acts of Terrorism or any person(s) acting from a political motive.

### £ How do I pay?

- You must pay all charges due to Lok'nStore in full before you can benefit from this cover. Please be aware that any insurance related charges are fees to cover the cost of administering this protection for you.

### 🕒 When does the cover start and end?

- This cover is only to pay for loss or damage discovered during the period of cover provided by the identified insurers.
- Cover attaches from the time your property is placed into storage and ceases upon removal from storage. No cover applies during loading and unloading or during transit.

### 🚫 How do I cancel the contract?

- You may cancel the contract by giving notice to the Lok'nStore prior to removing any property from store.

### 📄 What if I have a claim?

- You must report any loss or damage to Lok'nStore immediately upon discovery and before removal from your storage space. You must then provide written details to Lok'nStore within the next seven (7) days.** You will be issued with a claim form to complete and return to Lok'nStore, who will send it to the Insurers and/or their claims settling agent.
- If no response is received within a reasonable time, please contact the Insurers' claims settling agent directly:
  - RCS,  
Swan House, Swan Centre,  
Leatherhead, Surrey,  
KT22 8AH, United Kingdom  
Tel: +44 (0) 1372 385970  
Email: info@removalclaims.co.uk
- The above notification period is important both for you and Insurers. **Where a claim is notified late, it may prejudice yours and/or Insurers position and affect how the claim is considered.**
- Your claim will be dealt with as quickly as possible. To enable claims to be dealt with promptly you should:
  - ✓ Only claim for items that are lost or damaged and covered by the policy
  - ✓ Provide all available supporting documents without delay.
  - ✓ Submit repair estimates, evidence of original/replacement purchase price and, photographs of any damage with your claim form.
- If any claim is found to be fraudulent in any respect, this cover shall become void and all claims shall be forfeited.**

## Complaints Notice

- Both Insurers and their claims settling agent, RCS, make every effort to provide a good service to customers whom are entitled to claim from this cover. If on any occasion service falls below the standard you would expect, we would like the opportunity to offer additional support to put things right. If you have any cause for complaint you should, in the first instance contact RCS at the address above.
- If no satisfaction is obtained, complaints should be referred to:
  - The Complaints Officer, Lonham Group Ltd,  
The Maltings, Princes Street, Ipswich, Suffolk,  
IP1 1SB, United Kingdom  
Tel: +44 (0) 1473 216 166 Email: lonham@lonham.co.uk, or,
  - Chaucer Insurance Company DAC – Complaints,  
38 & 39 Baggot Street Lower,  
Dublin 2, D02 T938, Ireland.  
Tel@ +353 1567 5580.  
Email: complianceenquiries@chaucergroup.com.  
CHAUCER INSURANCE COMPANY DAC is regulated by the Central Bank of Ireland
- In the event you wish to pursue matters further you may be able to refer the matter to the Financial Ombudsman Service. Further details will be provided at the appropriate time.