

Remover Policy Summary

This is a summary of the key terms and conditions of your insurance policy. For the full terms and conditions you must read the policy wording in conjunction with the Schedule.

The policy is made up of several sections. Only those sections shown as covered in your Schedule apply to your policy.

Your Insurer

Freight Liability Section - This section is underwritten by Intact Insurance UK Limited (No. 00093792). Registered in England and Wales at 22 Bishopsgate, London, EC2N 4BQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202323). Intact Insurance UK Limited is part of Intact Financial Corporation

Combined Liability Section - This section is underwritten by Accelerant Insurance UK Limited. This section is underwritten by Accelerant Insurance UK Limited. Accelerant Insurance UK Limited is registered in England and Wales with the company number of 03326800 and the registered office of One Fleet Place, London, EC4M 7WS. Its trading address is Lodge Park Business Centre, Lodge Lane, Langham, Colchester, CO4 5NE. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 207658).

Policy Cover

Freight Liability Section	
1	<p>This section indemnifies you for your legal liability for loss or damage to goods that you carry for hire and reward from the time the goods are collected by you until the time the goods are delivered by you occurring within the territorial limits during the period of insurance.</p> <p>The indemnity will be to the extent of the Full Value Liability limit you have chosen or, if you have chosen to extend the territorial limits to Europe, it will be to the Full Value Liability limit that you have chosen for household moves and for office or factory moves it will be to the limit stated in CMR*¹</p>
2	<p>In addition we indemnify you for loss or damage to your own goods and for employees personal effects up to the limit stated within the policy whilst such property is being loaded on, carried on, or unloaded from your vehicle.</p>
Extensions that automatically apply	
1	<p>Household Removers Extension</p> <p>We will indemnify you for your liability for loss or damage to property in the course of a household removal.</p> <p>The basis of indemnity will be the second-hand replacement value of the lost or</p>

	damaged item(s) (but see “The Excess” and “Unusual Conditions applicable to the Household Remover’s Extension.”)
2	Office or Factory Extension We will indemnify you for your liability for loss or damage to Property in the course of an office or factory removal.
Optional Extension (only applicable where you have chosen the new for old basis of claims settlement and paid the additional premium for this cover)	
	Household Removers Extension – new for old basis of claims settlement We will indemnify you for your liability for loss or damage to property in the course of a household removal. The basis of indemnity will be the new replacement value of the lost or damaged item(s) (but see “The Excess” and “Unusual Conditions applicable to the Household Remover’s Extension.”)
The Excess	
1	£50 for each and every claim for loss or damage to hand-held portable scanners
2	£250 for loss or damage to property in the course of a household, office or factory removal
3	£250 for loss or damage to all other property
Significant and Unusual Exclusions	
1	You must not entrust property to any sub-contractor unless they have agreed in writing to accept no less liability than you and to fully indemnify you for any loss or damage
2	We will not cover money, credit, debit or charge cards, lottery tickets, scratch cards or property of a similar nature
3	We will not cover theft from an unattended vehicle unless: <ul style="list-style-type: none"> i. all doors, windows and other openings were closed and securely locked, any immobiliser and alarm system fitted were set and all keys were removed, and ii. if left for the night or for more than eight consecutive hours was parked within a walled or fenced compound to which entry and exit is controlled by either locked gates or by professional on-site security personnel
4	We will not cover theft of property by deception by any person purporting to be a sub-contractor
5	We will not cover injury to or the death of any person or living creature
6	We will not cover mechanical, electrical or electronic failure or derangement
7	We will not cover damage due to packing that was inadequate to withstand normal handling in transit
8	We will not cover damage to property caused by or arising from any change in temperature or humidity
9	We will not cover loss or damage to property stored under a contract for storage or for storage and distribution

10	We will not cover your liability for any business interruption, increased cost of working, loss of production, loss of profits, loss of market or any other type of indirect or financial loss.
Unusual Conditions Applicable to the two extensions 'Household Removers Extension':	
1	Where the sum insured for property loaded on your vehicle is £25,000 or more then we will not pay any claim for damage to an item valued over £500 unless you have obtained an inventory of all items worth over £500. The inventory must list each item valued over £500 and state its value. It must be signed by the owner.
2	In the event of loss or damage to property forming part of a pair or set then our liability shall be for the value of the lost or damaged item of property and not for the value of the pair or set

**1 CMR is the Convention relative au contrat de transport international de marchandises par route or the Convention on the Contract for the International Carriage of Goods by Road*

Combined Liability Section 2 - Public & Products Liability	
1	This part indemnifies you for your legal liability to pay damages and costs and expenses of claimants in respect of accidental death or injury to any person and accidental loss or damage to material property occurring within the territorial limits during the period of insurance and happening in connection with your business. Liability under this part for all damages payable to any claimant or number of claimants shall not exceed the amount stated in your Schedule.
2	This part in addition pays all other costs and expenses incurred with insurer's written consent in respect of any claim which may be the subject of indemnity under this part.
The Excess	
	£500 each and every claim for loss of or damage to property
Significant and Unusual Exclusions	
1	The indemnity does not apply to claims arising out of the ownership, possession or use of any mechanically propelled vehicle in circumstances where you are required to insure under the Road Traffic Acts
2	The indemnity does not apply to claims arising out of loading or unloading of a vehicle where this is covered under a motor policy
3	The indemnity does not apply to claims for loss or damage to property owned by you or in your custody or control except in certain specified circumstances
4	There is no cover for fines and penalties

Making a claim under your policy

To Report a **Freight Liability** claim please complete the claim form available from your broker (or which can be downloaded from the claims section of our website at <https://bspokegroup.co.uk/brands/provego-underwriting/>) and email it complete with photos of the damage to your broker within 14 days.

To report a **Public Liability** claim please either email Sedgwick at provegoclaims@uk.sedgwick.com or call 0345 605 0871 within 14 days. When calling or emailing please have the following information available:

1. Your name, and your business name (if different).
2. Your policy number and renewal date.
3. Your contact information.
4. The date and time of the incident.
5. The name and contact details of the other party.
6. Details of the circumstances of the claim.

Your right to cancel

If you cancel this policy within 14 days of the start of the period of insurance, provided that there have been no claims or incidents likely to give rise to a claim that have occurred, then insurers will give a refund of the proportionate part of the premium paid in respect of the unexpired term of this policy, subject to our £50 inclusive of IPT cancellation charge.

If you cancel this policy 15 or more days after the start of the period of insurance, no refund for the unexpired portion of the premium will be given.

You have no other rights to cancel the policy

Complaints

If your complaint relates to our service or your policy, please contact the Managing Director by writing to Provego Ltd, Lasyard House, Underhill Street, Bridgnorth, WV16 4BB, emailing info@provego.co.uk or calling 01746 250027.

If your complaint relates to a claim, you should complain to:

1. for Freight Liability, the claims helpline number shown on the Schedule;
2. for Public Liability, provegoclaims@uk.sedgwick.com or by telephone at 0345 605 0871.

What will happen if you complain:

- a) Provego, Intact Insurance or Sedgwick will acknowledge your complaint promptly and try to resolve it within five working days.
- b) For cases that may take a little longer to investigate, we will write to you with a final response within eight weeks of the date your complaint is received.

If you remain dissatisfied, you have six months from the date of the final response to refer your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints.

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Telephone: 0800 0234567 or 0300 1239123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

This does not affect your right to take legal action; however, the FOS will not adjudicate on any case where litigation has commenced.

The Financial Services Compensation Scheme

Your insurers are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if either insurer cannot meet their obligations. Information about the compensation scheme is available from FSCS at www.fscs.org.uk