



Insurance Product Information Document – Heart Liner Personal Effects

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This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available by emailing neuk@sompo-intl.com

What is this type of insurance?

The Policy covers the risk of physical loss or physical damage to Insured Articles while the Insured Articles are in transit to the destination shown on the Certificate.

	What is insured?		What is not insured?
	<ul style="list-style-type: none"> ✓ Your Personal effects ✓ <u>Pairs & Sets</u> - For Insured Articles which are pairs or sets, the amount of the depreciation in value of the pair or set as a result of the loss or damage of a part of the pair or set. ✓ <u>Replacement</u> – The actual cost of replacement of the damaged or lost part(s) of the Insured Article or the reasonable purchase costs of a substitute up to the declared value as described in the Packing List ✓ Charges for forwarding the replacement materials for the Insured Article (including airfreight) and any duties or taxes, where there is a total loss of the Insured Article. ✓ <u>Additional Costs</u> - certain additional costs in excess of the declared value of the Insured Article, such as - repair incurred in excess of the declared value, a quotation of repair estimates, renting substitute premises, hiring substitute goods, up to 150% of the declared value of the Insured Articles in the packing list. ✓ <u>Costs & Expenses to Minimise Delay</u> – we will act on your behalf and will pay in full, any costs and expenses incurred to minimise delay to the delivery of Insured Articles, where a vessel is arrested or detained, or the voyage is abandoned or where the Insured Articles have been delivered to a port or place other than the destination described in the Certificate. ✓ <u>Labels</u> – In case of Damage to labels, the cost of reconditioning or the cost of new labels and re-labelling the Insured Goods. ✓ <u>Debris Removal & Destruction Expense</u> - expense incurred for the removal and destruction of all debris of the property covered, up to GBP 5,000 any one accident. ✓ <u>Motor cars</u> - breakage, bending and denting, theft, pilferage and non-delivery of a motor car. 		<ul style="list-style-type: none"> ✗ Personal effects which are not declared on the inventory list or items not owned by you or for which you are not responsible ✗ Any claims related to ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear or the inherent vice or nature of the Insured Article ✗ <u>Fine Art & Antiques</u> - Where the Insured Article is fine art or an antique, the costs for any depreciation in value of the Insured Article which is caused by loss or damage. ✗ <u>Delay</u> - any claim related delay, even if delay is caused by a risk insured against. ✗ <u>Radioactivity</u>: any claim for loss or Damage directly or indirectly related to nuclear fuel, waste or nuclear explosion or any chemical, biological, bio-chemical, or electromagnetic weapon. ✗ <u>Natural Disasters</u> - any claim for loss or damage caused by, directly or indirectly earthquake, volcanic eruption, and/or accidents (including tidal waves and fire) arising therefrom, while the Insured Articles are in storage. ✗ <u>War Risks</u>- any claim for loss or damage relating to war, invasion or acts of a similar nature, unless the Insured Article is loaded onto or into a vessel or aircraft at the time of loss or damage (see clause 3.3 of your Policy). ✗ <u>Terrorism and Strike</u> - any claim for physical loss or physical damage related to Terrorism or Strike: <ul style="list-style-type: none"> (a) marine transits - on the expiry of 60 days after unloading of the Insured Articles from the overseas vessel at the final port of discharge; and (b) air transits - on the expiry of 30 days after unloading the Insured Articles from the aircraft at the final place of discharge. ✗ <u>Sanctions</u> - any claim, the payment of which or the provision of a benefit, would expose us to any sanction, prohibition or restriction. ✗ <u>Insufficient Packing</u> - any claim for loss or Damage related to insufficient packing of the Insured Articles, unless such packing has been prepared and admitted as appropriate for transportation by the Policyholder. ✗ <u>Other Insurance</u> - any claim covered by any other policy except for the difference between the amount payable under such other policy and the amount payable under this Policy. ✗ <u>Loss or Damage to motor cars</u> –any scratching unless the scratching was caused by the carrying vessel being stranded, sunk, burnt, in collision, derailed, crashed or overturned. ✗ <u>Musical instruments</u> - any loss, damage or expenses due to out of tune, looseness of strings and natural disorder to musical instruments. ✗ cash and currencies, money orders, travellers cheques, cashiers cheques, bullion ✗ animals, plants, seeds, drugs, perishables, firearms, explosives ✗ Articles restricted by IATA including hazardous or combustible materials prohibited by any federal state or local government of any country from to or through which the shipment may be carried. ✗ Cyber attack (see Marine Cyber Endorsements) ✗ Loss, damage, liability, claim, cost etc., related to communicable diseases (see Communicable Disease Exclusion)



Are there any restrictions on cover?

- ! Certain limitations and exclusions may apply to your insurance.
- ! The actual costs of repair or replacement, or where replacement is not possible, is limited to the declared value of the Insured Article as declared in the Inventory.
- ! The liability under the Policy for loss or damage to Insured Articles which are fine art or antiques is limited to the lower of actual value of the damaged or lost Insured Article at the time and place of arrival at the destination shown on the Inventory List or declared value of the damaged or lost Insured Article as described in the Inventory.
- ! If Insured Goods comprises fine art or antiques and Assureds have included a declared value of GBP 50,000.00 or over (or equivalent in any other currencies) in respect of the Insured Goods on the Packing List, in order for Underwriters to consider the claim please see **what are my obligations? (below) and 'Section 10' of your Policy, 'Insured Value and Insured Amount' for further information.**
- ! Fine art and antiques, Motor boats and yachts, Musical Instruments and Valuables such as but not limited to jewellery, pearls, diamonds, valuable papers, bonds, shares, deeds, certificates, securities, coins, furs, precious metals, precious stones, gems, gemstones, genuine carpets etc., require special attention prior to inception of risk unless declared and valued and subject to a limit of GBP 50,000.00 per any one shipment.



Where am I covered?

- ✓ You are covered worldwide until arrival at your destination.
- ✓ other than areas subject to U.S. State Department, U.N. or E.E.A. exclusion or sanction



What are my obligations?

- Where the Insured Article comprises fine art or antiques and Assureds have included a declared value of GBP 50,000.00 or over (or equivalent in any other currencies) in respect of the Insured Goods on the Inventory, you must provide sufficient evidence supporting the declared value of the Insured Goods. The evidence can be a professional valuation no less than three (3) years old, or such other evidence which we reasonably request.
- Any claim or potential for claim must be notified within one (1) month of the delivery of the Insured Articles to the destination shown on the Certificate or from first being informed that Insured Articles are totally lost.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy



When and how do I pay

- Nippon Express (UK) Limited will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

- The cover under the Policy commences from the time the Insured Articles are collected by Nippon Express at Your residence. The cover under the Policy ends at the time of delivery of Your Insured Articles to the destination which is shown on the Certificate.
- Duration Extension – The duration of the cover under the Policy is extended for 30 days in certain circumstances.



How do I cancel the contract?

- If You wish to cancel Your Policy, You can do so by writing to: Nippon Express UK Ltd
- You have the right to cancel Your Policy within fourteen (14) days from the day You purchase the Heart Liner Policy or the day on which you receive your Policy documents, whichever is the later. If the insurance cover has not yet commenced, You will be entitled to a full refund of the premium paid.
- If You wish to cancel during the cooling off period and the insurance cover has already commenced, You will be entitled to a refund less a proportionate deduction for the time We have provided cover.
- If You do not exercise Your right to cancel within the cooling off period, Your Policy will continue.