

JUST TO MAKE SURE...



YOUR PERSONAL INSURANCE GUIDE

Why do we need insurance ?

Which kind of damages will be covered ?

Which will be the coverage period ?

How to obtain an insurance ?

What to do in case of damage ?

Your special attention is requested.

Addendum : General Insurance conditions

Have a good move !



GOSSELIN MOVING

DIVISION GOSSELIN GROUP

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WHY DO WE NEED INSURANCE ?

All along the removal process, Gosselin Moving will treat your personal belongings with the utmost care to prevent any damage from happening. In spite of all our efforts, it is possible that by human error or unpredictable weather conditions a traffic accident happens or a storm hits the ship carrying your household goods. Having insurance coverage in place will allow you to focus on the actual removal.

Gosselin Moving offers you the possibility to obtain coverage through the floating policy, which we have subscribed with our insurer, the utmost specialist in the removal business.

WHICH KIND OF DAMAGES WILL BE COVERED ?

This policy is of an "all risk" type and has a large coverage.

What follows is only of informative nature, and not binding.

The coverage is determined by the general insurance conditions. These conditions are published in the appendix : "General Insurance Conditions for the insurance of household goods of the Belgian Chamber of Removal Companies"

Every kind of damage, including fire, break and theft/burglary of the insured items is covered. The only exclusions are the damages, as described in art. 3 of the enclosed General Insurance Conditions for household goods, as well as the items summarized in art. 4.

An additional advantage in case of an overseas (deepsea) removal with possible general average, the insurer will be responsible for the administrative settlement and all expenses/charges.

A general average is a practice in the maritime law which occurs when expenses need to be made in the general interest of the ship and the owners of the transported goods. In that case the owners of the goods will be requested to pay their contribution of the expenses made, e.g. : salvage expenses, towing charges, ..



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WHICH WILL BE THE COVERAGE PERIOD ?

The coverage starts from the moment Gosselin Moving starts packing until the delivery of the goods to you or another person appointed by you. Any damages within this time frame are covered.

The insurance policy presumes that the removal takes place in one time, and that there will be no extra storage besides the regular storage-in-transit i.e. the period of time necessary to take the next step in the logistical process of transport (wait for the next vessel departure, customs formalities, ..).

Should we need to take your goods in storage for a while, please inform the sales executive of Gosselin Moving, to make sure an insurance coverage can be subscribed for this particular period. The applicable premium will be offered in our quotation.

HOW DO I OBTAIN MY INSURANCE ?

1. By simple request to the Sales Executive of Gosselin Moving you will receive information about the premium to be paid if you wish to subscribe to this insurance policy. This premium will appear in our price quotation. The Inventory for Insurance Purposes is attached.

2. For each item to be insured you are requested to fill out the quantity, the value and the currency. The value to be insured is the actual value at the time the move will take place. The total value on the Inventory for Insurance Purposes will serve as a basis to calculate the total premium.

If your move consists of more than 1 shipment, we will need an Inventory for Insurance purposes for each shipment.

3. A Certificate of Insurance will be received.

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WHAT TO DO ...



WHAT TO DO IN CASE OF DAMAGE ?

In case of damage upon delivery, you will have to indicate the visible damage to your items on the delivery document provided by the remover. Within 48 hours you should notify us, Gosselin Moving, in writing of the (additional) damages that were unknown at the moment of delivery and occurred during your move.

Please forward your claim to: LegalDepartment@gosselingroup.eu. They will in their turn, forward your claim to the insurer, after reception of the necessary documents that indicate your damage.

The Legal Department will further instruct you. They will keep you informed of the status and settlement of your claim.

The Insurer may decide to appoint a surveyor in order to assess the damages.

Please make sure to keep the damaged items at the insurer's disposal until permission is given to dispose of the damaged goods – or wait until final settlement of the claim.

A good understanding with the insurer will accelerate the settlement of the claim.

Even though it is Gosselin Moving's aim to guarantee a smooth removal without any damage, we recommend that you insure your belongings at "all risk".



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SPECIAL ATTENTION ...



YOUR SPECIAL ATTENTION IS REQUESTED FOR :

- Our policy requires that all items of the move are insured.
- Damages to goods which do not appear on the Inventory for Insurance Purposes will not be covered.
- The 'real value' is the value of the goods at the time the move takes place. This is the value of a similar good with the same characteristics (age, wear,...)
- The declared value of the goods will be the maximum compensation the Insurer will pay in case of damage. A low value will result in underinsurance, and our Insurer will apply a proportional compensation.
- The Inventory for Insurance Purposes needs to be dated and signed.
- The Inventory for Insurance Purposes needs to be returned to Gosselin Moving at the latest 2 days before the move starts.



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1. INSURED RISKS

Art. 1 This insurance covers the Insured, up to the insured value, against all risks of loss or damage to the subject-matter insured, including fire, breakage, theft or non-delivery.

Art. 2 This insurance attaches from the time the Removal-contractor his correspondent and/or subcontractor takes the insured subject-matter in charge at the place named in the policy for the commencement of the transit, continues during the ordinary course of transit and terminates at the time of delivery to the Insured, his servants or agents at the place of destination named in the policy. It includes transfers between vehicles and/or warehouses, operations with pulleys, cables or lifting gear and all handling prior to loading and subsequent to unloading from the lift-vans. Packing and unpacking operations are also covered provided that they are carried out by the Removal-contractor or his staff. This insurance shall remain in force whether the subject-matter insured is under management of the Removal-contractor his correspondent and/or subcontractor or any Road-, Sea- or Aircarriers, Receivers, Warehousekeepers or any people in charge of the necessary transit and/or storage operations. During transit, the insurance continues for any delay beyond the control of the Insured, provided that for any such delay of more than 30 days, prior notice is given to the Insurers and an additional premium is paid. Any delay however caused by the Insured gives rise to the interruption of the cover unless previous agreement and premium to be arranged.

Art. 3 This insurance shall in no case be deemed to extend to cover loss or damage caused by inherent vice, wear and tear, decay as well as preexisting damage.

Are also excluded :

- a) scratching, breakage and other damages caused by forcing insured objects through inadequate spaces ;
- b) loss or damage related to bad packing when the subject-matter insured was not packed up and unpacked by the removal-contractor his correspondent and/or subcontractor unless the Insured gives proof that this loss or damage results from a fault by the Removal-contractor, his correspondent and/or subcontractor ;
- c) breakage or damage at those spots where the subject-matter insured has already been repaired before ;
- d) all damage of mechanical, electrical or electrical origin involving non-functioning or malfunctioning of apparatus such as refrigerators, radio-sets, television-sets, etc. ;
- e) any damage of radio-active or nuclear origin.

Art. 4 Except by special agreement, this insurance shall in no case be deemed to extend to cover loss or damage on following objects :

- a) dangerous products notoriously subject to fire, explosion or likely to contaminate or deteriorate other objects, such as phosphorous, petrol, coal, matches, dyes, accumulators, acids or corrosives ;
- b) living animals and plants ;
- c) jewels, precious metals, paper money, securities, all kinds of documents and similar items ;
- d) electric or electronical lamps or tubes.

Art. 5 Warranted free of capture, seizure, arrest, hostilities or warlike operations, civil war, revolution, rebellion, insurrection, or civil strike arising therefrom, piracy, damage caused by strikes or persons taking part in labour disturbances, riots or civil commotions. Should by special agreement the risks of war, strikes, riots and civil commotions be included in the cover granted by this contract the relevant clauses of the Association Belge des Assureurs Maritimes will apply.

Art. 6 Subject to the above-mentioned exclusions, the subject-matter insured must obligatory comprise the whole of the objects being moved. The insured value shall be deemed to be equal to the actual value of the removed objects at the time the risk attaches. In case of claim, where the insured amount is less than such actual value, the Insured is deemed to be his own insurer proportionately in respect of the uninsured balance.

Art. 7 Declaration must be made to Underwriters of the collective percentage in the whole removal of the especially fragile objects (earthenware, crystal, glass-ware, marble, porcelain, ceramics, terracotta and the like) and articles of collection (paintings, sculpture, antiques, real lace, tapestry and the like). Loss or damage to such objects are completely in charge of Underwriters, except when the declared percentage is less than the actual percentage, in which case the Insured is deemed to be his own insurer proportionately in respect of the uninsured balance.

2. CLAIMS AND CLAIM-SETTLEMENTS

Art. 8 In the event of loss or damage the sum recoverable shall not exceed the cost of replacement or repair recommended and approved by the surveyor, appointed by the Insurers. It shall in no case include indemnities for depreciation, or loss of use of the insured objects. Moreover in the case of loss or damage to one or more objects forming part of a pair or a set, any indemnity will be limited to the cost of replacement or repair of these objects actually lost or damaged. Provided always that in no case shall the liability of the Insurers exceed the actual value of the insured object at the time of the damage, without prejudice of the provisions of art. 7.

Art. 9 In order to recover under this policy, exceptions or claims for loss or damage have to be noted by the Insured, his servants or agents, on the delivery bill presented by the Foreman of the Removal-contractor or Haulier who has carried out the delivery at destination. Furthermore a registered letter of reservation must be sent to this Removal-contractor or Haulier within 48 hours from the time of delivery. In case of theft or vandalism, a complaint has to be lodged within 24 hours in the hands of the nearest Police authorities.

Art. 10 If the policy mentions the name and address of a Survey agent appointed to ascertain loss or damage, the Insured his servants or agents must, within 48 hours from the time of delivery apply to this Survey agent and request him to make survey report. In the meantime it is the duty of the Insured, his servants or agents to take such measures as may be reasonable for the purpose of averting or minimizing loss or damage and to ensure that all rights of Underwriters are properly preserved and exercised. In this case, the claim has to be introduced with the survey report and the attached supporting documents.

Art. 11 It is the duty of the Insured to act with reasonable dispatch and to facilitate in all circumstances within their control the Survey agent's task.

3. GENERAL PROVISIONS

Art. 12 Where other policies are effected by or on behalf of the Insured on the same interest or any part thereof, this policy will only apply after complete execution of those policies.

Art. 13 Any dispute concerning the execution of this policy has to be settled between Insured and Insurers, the Removal-contractor being considered as not taking part in the dispute any longer from the time he has given proof of payment of the premium within the agreed period. When the dispute cannot be settled amicably, it will be submitted to three arbitrators, two of whom will be appointed, one by each of the parties, and these two will by mutual agreement appoint the third before taking cognizance of the case. In case of disagreement on the choice of the third arbitrator, his designation will be left to the Chairman of the Commercial Court of the place where the policy has been underwritten. Both parties are entitled to appeal to a higher Court.

Art. 14 The residence of both parties is settled by law, namely that of the Insurers at the place of the Underwriting of the policy and the Insured at the last place of residence communicated to the Insurers.

Art. 15 After settlement of any claim for loss or damage, the Underwriters are subrogated to all rights and remedies of the Insured against third parties, except the Removal-contractor, or his servants, his correspondent and/or subcontractor.

Art. 16 All taxes which the Insurers are charged with on this insurance policy or premiums, relating thereto will be paid by the Insured and will be collected jointly with the premium and the costs of the policy.



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WE WISH YOU A HASSLE FREE MOVE !!



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