

Comparative Table – Insurance V. Liability Scheme – Selling Points

Insurance	Standard Liability
We offer to sell you an Insurance Policy so you have protection in your own name. The policy is subject to certain terms and conditions.	<p>Within our contract with you we promise to compensate you if your goods are lost or damaged. We have a clause within our contract confirming our responsibility to deliver your goods to you in the same condition as they were in at collection. Removers selling you insurance do not have such a clause. The contract is subject to certain terms and conditions.</p> <p>Some companies choose to hide behind very restricted contract conditions instead of offering to compensate you themselves. For example, they will not accept liability for any loss or damage after your goods leave their UK warehouse. This is why they sell you a separate insurance policy.</p>
We use a leading insurance company to provide this insurance protection.	We use a leading insurance company to insure us and to back up the promise of compensation that we make to you within our contract.
We will provide you with the insurers approved documentation detailing the insurance cover.	We will provide you with documentation setting out our contract with you. If requested we can also provide confirmation of the insurance cover that we have arranged.
We are regulated by the Financial Services Authority for the sale of insurance.	We have no need to be regulated as we do not sell you an insurance product.
The insurance cover can be extended to include storage within an approved warehouse within your destination country	As long as you arrange storage in your destination country via ourselves our liability protection will be maintained until final delivery.
Any claims will be dealt with by us or the insurers using international representation (loss adjuster) if required. This cost is met by the insurers.	Any claims will be dealt with by us or our insurers using international representation (loss adjuster) if required. This cost is met by the insurers.
If you are unhappy about the handling of claims you can follow the complaints procedure set out within the insurance documents including reference to the Financial Ombudsman.	If you are unhappy about the handling of claims you can follow the complaints procedure set out within the valuation form and / or our Terms and Conditions, including reference to the British Association of Removers Conciliation Service and, as a last resort, the BAR Arbitration Service.
In the event of General Average (Salvage Costs) the insurance policy will pay the same.	In the event of General Average (Salvage Costs) we or our insurers will pay the same.
In the event of our liquidation your insurance cover will still be safe as you have a contract directly with the insurers and they will be obliged to assess a claim.	In the event of our liquidation, under the Third Parties (Rights Against Insurers) Act, our rights under the terms and conditions of our insurance cover are transferred to you and the insurers will be obliged to assess a claim.