



Cargo Insurance for Commercially Invoiced Goods and Household Goods and Personal Effects – KEY FACTS

Policy information

- **Statement of demands and needs**

This product meets the demands and needs of those who wish to protect their financial interest in goods during transit.

- **Policy summary**

This section contains key information about the insurance which you must read. The policy summary does not contain full terms and conditions of the contract, which can be found in the policy document. This summary does not form part of your contract of insurance.

CNA Insurance Company Limited is a general insurance company, authorised and regulated by the Financial Services Authority (FSA number 202777), and registered at Companies House, registration number 950. The company's registered address is 77 Gracechurch Street, London EC3V 0DL

This policy is a removal insurance policy which covers you against circumstances including loss or damage to goods in transit where you hold a financial interest in the goods.

The significant features and benefits of this policy are:

1. This insurance covers accidental loss or damage to goods whilst being moved, unless specifically excluded.
2. The amount payable in the event of a claim is determined by the bases of valuation noted in your policy, provided you have adequately insured your goods.

- **Significant exclusions**

In the event of the goods insured being damaged by risks insured against this policy covers only the reasonable cost of repairs and in no circumstances shall cover depreciation or loss in value thereto.

We will not pay for losses arising from ordinary wear, tear, shrinkage or any loss **not caused by an accidental event or occurrence.**

We will not pay for loss of market value following a repair to an insured item or any other consequential loss howsoever caused.

Other exclusions apply. Please refer to your insurance adviser for full policy terms.

- **Duration of the insurance**

The insurance in respect of commercially invoiced goods will commence on leaving the place of storage for the commencement of transit and continue to the final place of delivery. Subject to Institute Cargo Clauses A clause 8 CL252 1/1/82

The insurance in respect of **Household Goods and Personal Effects** will commence on leaving the assured's domicile and cease on delivery to the assured's domicile at the place declared. To include up to 60 days storage at packers premises, storage whilst in the ordinary course of transit and up to 60 days storage at the overseas port prior to delivery to the consignee, unless a specific contract for storage has been made by the assured; in which case no cover will be in place for the duration of the storage unless cover has been agreed in advance by Underwriters.

- **Your rights of cancellation (Household Goods and Personal Effects only)**

If within 14 days of you having purchased this insurance you decide that it does not meet your requirements you can cancel the insurance by notifying your insurance advisor or broker (within 14 days from your acceptance of the quotation) and PROVIDED THAT no claim has been made your premium will be refunded in full.

- **Claims notification**

What happens if my insured goods are lost or damaged in transit?

You have a duty minimise further loss and to notify us quickly of any circumstances that may give rise to a claim. Failure to do so may result in a claim being declined or payment reduced.

In the event of loss or damage which may give rise to a claim under this insurance, immediate notice must in the first instance be given in writing to Williams & Hill Limited.

Following the initial report you must, within a reasonable time period supply us with a fully documented claim to include repair estimates as well as photographs of the damaged items. We may appoint a surveyor depending upon the value of the claim and the location and the nature of the damaged goods.

- **Additional information**

A quotation and policy information will be valid for a period of 30 days from the time it is provided to you.

Once you have decided the scope of cover and premium contained in your quotation meets your needs you should give your instruction to proceed to bind the cover and the quoted premium will become payable.

The policy shall be governed by and construed in accordance with English Law. All communications and documents shall be in English.

- **Complaints procedure**

It is our intention to provide you with a first class service. However, there may be occasions when you feel that this objective has not been achieved. If you are dissatisfied with any aspect of the service that you receive, please contact either your insurance agent, Williams & Hill or:

CNA Insurance Company Limited,
77 Gracechurch Street, London EC3V 0DL

Please state the nature of your complaint, quoting the policy and/or claim number.

If after taking this action you are dissatisfied with our response please write the Chief Executive Office, at the above address.

If the matter is not resolved to your satisfaction you may request assistance from:
The Consumer Information Department
The Association of British Insurers
51 Gresham Street, London EC2V 7HQ

Telephone No: +44 (0)20 7600 3333
Facsimile No: +44 (0)20 7696 8999

Email address: info@abi.org.uk

CNA Insurance Company Limited is a member of the ABI

Alternatively you may seek assistance from:
The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone No: 0845 080 1800

Email address: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The Financial Ombudsman Service will become involved if you are an eligible complainant as defined by the rules of the Financial Services Authority. The existence of this complaints procedure does not affect any right of legal action you may have against CNA Insurance Company Limited.



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CNA Insurance Company Limited Registered in England no 950
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VAT registration number 245813851
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CNA Insurance Company Limited is authorised and regulated by the Financial Services Authority
under registration number 202777