

# INSURANCE PRODUCT INFORMATION DOCUMENT ISSUED BY THE BAXENDALE INSURANCE COMPANY DAC (Baxendale):

## Owner Packed



### Type of cover:

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International transit insurance for **owner packed goods** and shipped by Anglo Pacific International Plc (Anglo Pacific).

### What is insured?

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Household goods, furniture, personal effects, motor vehicles/boats/caravans, antiques or objects of art, and items listed on the proposal form and packed by the owner (customer) excluding items specifically listed under the terms of the policy and in this document which Baxendale will not insure.

### What is not insured?

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Jewellery, Watches, Precious Metals and Stones, Treasury Notes, Bullion, Money, Bonds, Deeds, Stamps, Medals, Securities or similar valuable items, Foodstuffs, Liquids, Drugs, Manuscripts, Documents, Electronic Data, Plants, Perishables, Furs exceeding £100, Animals, Birds or Fish.

The policy also excludes particular risks which are listed in the Summary of Cover

### Are there any restrictions on cover?

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#### Sum insured

Baxendale's liability to you will not exceed the total amount you have insured your goods for.

#### Underinsurance/Average

Your goods must be insured for their full replacement value at destination. If the sum insured is less than the full replacement cost at destination your claim may be reduced to reflect the amount by which you are underinsured.

#### High Value items

Any item or set valued over £250 must be declared separately in the schedule if they are being shipped via the Baggage service.

#### Pairs sets and suites restriction

Where an item is part of a pair or set, the policy will only pay for the actual part(s) that is lost or damaged. No payment will be made for articles that are not lost or damaged.

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### [Antiques/Objects of art](#)

The amount recoverable in respect of loss or damage to antiques or objects of art is limited to the cost of repair or the insured value, whichever is the lesser amount. Loss of value is not covered

### [Fragile items](#)

The amount recoverable for loss or damage of fragile items detailed under the relevant category on the Insurance Proposal will be limited to the value declared or 40% of the total sum insured, whichever is the lesser amount. Cover against a greater content of Fragile Items is available on written request, subject to a detailed inventory and payment of an additional premium.

### [Bicycles](#)

Bicycles with a replacement value over £750 shipped under the Baggage service must be crated /ply cased in order to be insured.

### [Other clauses](#)

This insurance is subject to Institute War Clauses, Strikes Clauses, Riots and Civil Commotion Clauses, Extended Radioactive Contamination Exclusion Clause, Termination of Transit Clause (Terrorism), Chemical, Biological, Bio-chemical, Electromagnetic Weapons, and Cyber Attack Exclusion Clause, Classification Clause and Seaworthiness Clause. All Institute Clauses referred to within this insurance are the London Institute Clauses current at the date the cover commences.

### [Claims notification:](#)

Claims must be made in writing to Anglo Pacific within 30 days after delivery.

## **Where am I covered?**

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Cover is provided worldwide.

## **What are my obligations?**

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You must;

- Disclose to Anglo/Baxendale if you are unable to comply with any term of policy.
- Insure your goods for full replacement value at destination;
- Not deliberately, recklessly or carelessly make any misrepresentation that, without the misrepresentation, Baxendale would not have entered into the contract at all or would have done so only with different terms;

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- Ensure all statements you make on the Proposal Form, claim form and other documentation, are full and accurate;
- Disclose to Baxendale any material changes;
- Mitigate any loss;
- Report the loss or damage within 30days
- Present your quantified claim in its entirety within 30 days after notification.
- Provide such information as may be reasonably requested to allow you claim to be processed. Delay in providing such information may delay the settlement of the claim or result in the claim being rejected.

### When does the cover start and end?

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From the time the goods come into the custody of Anglo Pacific to the time the goods are delivered to the destination stated on the proposal form. Cover includes temporary storage incidental to transit prior to and after shipment. After 60 days the cover must be extended subject to you paying the additional premium

### How do I cancel the contract?

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You have up to 14 days “cooling off period” from the date you first received the summary of insurance and/or this IPID and before the services commence. To cancel the contract you must notify Anglo Pacific in writing before the services commence.

### When and how do I pay?

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The premium will be invoiced in advance of the start of the services. Where storage is required the insurance premium will be invoiced at the same time as the storage charges.

**Please note this summary does not contain the full terms and conditions of the insurance contract. Full terms can be found in the guide to International Transit Insurance**