Our all risk insurance

A hands-on guide

- Advantages of the all risk insurance
- In case of damage
- Useful information

GOSSELIN

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Dear Sir, dear Madam,

Welcome to Gosselin!
Moving home, locally or abroad is a demanding process and is why you or your employer have selected Gosselin to provide a professional moving service.

Your household goods are in safe hands thanks to our expertise and many years of experience. But no matter how meticulous the preparation or mode of transport, there will be many risks during the journey which are beyond your or our control.

For your protection, our *Removal and Storage Cargo Policy* will provide you with all-risk transit insurance cover, offering you peace of mind for the duration of the door-to-door journey of your goods, easing you of worry and unwanted time-consuming complexities.

The insurance set out in this guide has been developed and underwritten by Chubb European Group SE, one of the world's leading transport insurance specialists.

We wish you
a successful move.

Marc Smet
Chief Executive Officer
Gosselin Group

This is a guide to our *Removal & Storage Cargo Policy*. The insurance is suitable for Gosselin customers because it offers all-risk loss or damage protection for your household furniture, belongings, and personal effects during an international or domestic household removal and associated storage arranged by Gosselin.

What is this type of insurance?

This is a *Removal & Storage Cargo Policy* based on marine insurance terms, adapted especially for Household and Personal Effects, Antiques, and private Motor Vehicles.

Whose products do we offer?

We only offer this *Removal & Storage Cargo Policy*; it is provided by leading insurers, Chubb European Group SE.

What are the main features and benefits of this type of insurance?

This insurance allows you to cover your Household and Personal property for replacement cost declared by you, during an international or domestic household removal from door-to-door by sea, air, road, or rail transport. The insurance will also cover antiques and fine arts, private motor vehicles including campers, motorcycles and trailers declared by you. The main benefits include:

- Replacement cost valuation for insured goods that are lost or damaged in-transit.
- Storage cover, subject to an additional premium during the storage period.
- Owner-Packed goods are coverable subject to restricted policy conditions.
- Pairs and Sets are coverable, subject to certain restricted policy conditions.
- Electrical and Mechanical breakdown is covered subject to certain restricted policy conditions.
- Mold and Mildew contamination is covered.
- General Average is covered for maritime (sea) shipments.
- Shipping and carriage costs (i.e., the cost of your move) are optionally insurable.

What is replacement cost valuation?

Your household effects, furniture, and personal property to be moved and insured during the move must be valued at its replacement cost at destination, supported by a Valued Inventory List (VIL) completed by you. You may alternatively provide a Lumpsum valuation form if this arrangement has been agreed between Gosselin and your employer. You may need to make some enquiries to establish the comparable cost of living between your present location and the country to which you are moving. You should include all items to be moved and must take reasonable care to provide complete and accurate information.

Replacement cost is a general insurance term; under this type of valuation the insurers reserve the right to replace or repair a lost or damaged item to its pre-loss condition, at their option. Insurers will take into consideration useful life-expectancy of the insured item and may apply reasonable depreciation dependent on the type, age, condition, and lifespan of the item.

If you are including antiques and or artworks, a motor vehicle, motorcycle, camper, small boat, and or domestic trailer as part of your move, such items should be valued at their market value at destination and declared on the VIL.

You can optionally cover your shipping and carriage costs; if you require to do so, you should declare the shipping and carriage (e.g., moving) costs separately itemised on the VIL.

Which service will we provide you with?

We provide details of our *Removal & Storage Cargo Policy* for you to decide how to proceed. You will not receive advice or a personal recommendation as to whether this policy is suitable for your specific needs.

You may be able to purchase similar all-risk cargo insurance cover elsewhere, or may already hold an existing policy (e.g., home contents) which could include or be extended to include your household and personal belongings during a removal. You should tell us prior to commencement of the move if you have or intend to arrange your own insurance cover for your move.

Who regulates us?

Gosselin Group Nv., Belgium,
enterprise number 0898.735.682 is regulated by
the Financial Services and Markets Authority (FSMA).
You can check the Belgium FSMA Register at
www.fsma.be/en/party/gosselin-group

Why is it important to insure my goods?

Peace of mind is so important when moving home, whether locally, long-distance, or worldwide. Insurance is a financial safety net, helping you recover if something bad happens during the move, such as damage to, or loss of goods; it can cost a lot of money to repair or replace them.

The move process is often complex, involving unpredictable risks beyond your and our control. Adequate insurance cover for replacement cost of the entirety of the goods to be moved is critical because when things go wrong, cause and liability can be difficult to establish. By taking out all-risk insurance for your goods under our *Removal and Storage Cargo Policy*, you are protected from the risks and perils of loss or damage of your goods resulting from a transit or voyage, safe in the knowledge of a straightforward claim procedure with timely and fair compensation for repair or replacement. When you purchase cover, you'll receive an insurance certificate, which is a legal contract between you and the insurance provider.

Key reasons why you should insure your goods include:
An incident during your move causing a loss or damage to your goods can occur at any time. There are often other parties involved in the move process such as the shipping or airline, road or rail-freight carrier, stevedore, warehouse and port operators, Customs authorities, delivery agent etc. Proving specific cause and identifying the liable party is not always straightforward and often not possible. Even when cause or responsibility is clear, making a successful claim if you don’t have all-risk insurance cover is very slow. Without insurance, it falls to you to prove liability, for your claim to be successful; any resulting compensation for your loss or damage to goods will be governed by the liable party’s contract conditions and limits, unlikely on average, to exceed between five and ten percent of the goods’ actual value.

If you are covered by our all-risk *Removal and Storage Cargo Policy* and suffer loss or damage, insurers will deal with subrogation claim complexities; having the policy removes the onus on you to establish cause and liability, and most importantly it removes an uncertain compensation outcome.

- Natural disaster events such as earthquake, flood, storm, hurricane, and similar perils are excluded risks by all the parties involved in the transport, storage, and handling of your goods during the move process.

  If you are covered by our all-risk *Removal and Storage Cargo Policy*, your consignment is insured against natural disaster perils.

- Should your move involve a maritime (sea) voyage this insurance will provide cover for your 'General Average liability'. General Average is declared by the ship's captain when the vessel is involved in a serious incident at sea. All cargo owners (you are the cargo owner) are jointly liable under maritime law to contribute to the costs of saving the ship, crew, and cargo. An insurers' bond (or equivalent cash from the cargo owner, if not insured) is required to secure release of the goods when General Average is declared.

  If you are covered by our all-risk *Removal and Storage Cargo Policy* your General Average liability is insured; the policy will respond to a General Average claim from the ship owner including liability for any contribution to costs for saving the ship, crew, and cargo. Insurers will also issue the required General Average bond at their expense to secure the release of your goods.

- As with all carriers and other parties involved in your move, we at Gosselin only accept and undertake removals and storage work according to our 'General Terms and Conditions for Removals' as set out in the country in which the contract is established. These conditions either limit or in certain circumstances may exclude our liability. You can view and download our applicable country conditions from our website: *https://gosselingroup.eu/en/general-conditions-moving*

  If you are covered by our all-risk *Removal and Storage Cargo Policy* your consignment is insured for loss or damage risk; the policy will respond to a claim for repair or replacement, regardless of our, or other contractor's general conditions or limits therein, even when specific cause or responsibility for the loss or damage is not certain.

1 calculation, 5 examples - no insurance vs all-risk insurance

Here are some example move scenarios to illustrate a potential loss or damage claim outcome, comparing a customer 'with' our all-risk Removal and Storage Cargo Policy versus the same claim 'without' insurance cover. For these illustrations we have assumed our general terms and conditions for removals would apply, but emphasize that more restrictive contract conditions could prevail depending on the liable party. The differing settlement outcomes between being insured versus uninsured emphasize the importance of an all-risk Removal & Storage Cargo policy to provide replacement value cover for your entire consignment:

Frank arranges with our Brussels office to ship his 35 m3 (cubic metres) of household goods with a total value of €62,890 from Belgium to Los Angeles in a 40 ft container by sea-freight. On arrival it is discovered the container suffered a catastrophic event in transit resulting in extensive damage across the whole consignment and a total write-off; our general conditions would limit our liability to €125 per m3:

- **Without insurance**, Frank's best-case scenario for compensation under our general conditions could be 35 m3 x €125 = €4,375
- **With all-risk insurance,** Frank could expect full compensation from insurers for his total loss = € 62,890
  After applying the € 150 policy deductible, this brings Frank's total compensation to € 62, 740

Anna arranges with our Rome office to ship her 65 m3 of household effects, in total weighing 5000 Kg from Italy to Singapore. On arrival, a Television (weighing 5 Kg, valued at € 3000) is missing (declared lost) and there is repairable damage to a dining table (weighing 110 Kg, valued at € 4500). The specialist repair cost for the table estimate is €2250.

- **Without insurance,** Anna's best-case scenario for compensation under our general conditions could be 115 Kg x €1 per Kg = €115
- **With all-risk insurance**, Anna's claim could expect compensation from insurers for her partial loss = € 5,250
  (e.g., € 3000 (insured value) for replacement TV + € 2250 to repair the dining table)
  After applying the € 150 policy deductible, this brings Anna's total compensation to € 5,100

Stefan arranges with our Netherlands office to ship his 30 m3 of household effects from Amsterdam to New York. On delivery, irreparable damage is discovered to the display case, 1.4 m3 (valued at € 2000) and 2 of 6 dining room chairs, total 0.34 m3 (valued at €100 each). In addition, an original painting is damaged beyond repair, 0.02 m3 (valued at €3,500) The combined volume of the damaged items is 1.76 m3.

- **Without insurance,** Stefan's best-case scenario for compensation under our general terms could be 1.74 m3 x €125 = €220
- **With all-risk insurance**, Stefan could expect full compensation from insurers for his total loss = € 5,700
  (e.g., €2000 for display case + €200 for 2 dining chairs + €3500 for painting)
  After applying the € 150 policy deductible, this brings Stefan's total compensation to € 5,550

John is based in the UK and arranges to ship his 25 m3 of household goods, with a total value of £30, 250, from London to Rio de Janeiro. The packing list (inventory) of household goods comprises 142 items.
On arrival it is discovered the container suffered a catastrophic event in transit resulting in extensive damage across the whole consignment and a total write-off; our UK general conditions would limit our liability to £40 per inventory item:

- **Without insurance**, John's best-case scenario for compensation under our general conditions could be 142 x £40 = £5680
- **With all-risk insurance,** John could expect full compensation from insurers for his total loss = £ 30,300
  After applying the £ 150 policy deductible, this brings John's total compensation to £ 30,150

Linda, also based in the UK, arranges to ship 65 m3 of household effects from Birmingham to Sydney, Australia, with a declared value of £88,000. The packing list (inventory) of household goods comprises 380 items. On arrival, the TV (valued at £3000) can't be found (declared as lost) and there is repairable damage to a dining table (valued at £4500). The specialist repair cost is £2250.

- **Without insurance,** Linda's best-case scenario for compensation under our general conditions could be 2 x £40 = £80*
- **With all-risk insurance,** Linda could expect full compensation from insurers for her partial loss = £ 5,300 (e.g., £3000 for the TV + £2250 for repair of the dining table)
  After applying the £ 150 policy deductible, this brings Linda's total compensation to £ 5,150

The following is a summary of our *Removal & Storage Cargo Policy*. It DOES NOT contain the full terms and conditions of the insurance contract, which is based on the provisions of the 'Cargo Insurance Policy of Antwerp' dated 20 April 2004, Article 8, one of the most widely used maritime insurance policies in the world. The full provisions are available on request or via the following link: *https://abambvt.be/en/casco-4/66-cargo-insurance-policy-of-antwerp-dd-20042004/file.html*

When does the cover start and end?

Provided we have received your written instruction to arrange insurance, the cover will commence from the moment Gosselin receives your goods for professional packing and will continue during the course of transit from origin, including whilst in Customs and all trans-shipments along the way, until the goods are contractually delivered to the agreed place of destination (including during unpacking when arranged by us, where agreed in the move contract), as stipulated in the Certificate of Insurance. Where the move contract includes storage for the consignment arranged by us, the policy is extended to provide continuous cover during that storage period.

What does the policy cover include?

The insurance covers **"ALL RISKS"** of material damage and or losses to your insured goods, in accordance with Article 8 of the 'Cargo Insurance Policy of Antwerp' dated 20/04/2004, and or London 'Institute Cargo Clauses 'A' dated 01/01/2009 (whichever clauses are most favorable to the assured shall apply), including General Average contribution (see explanation on page 6), wet damages, earthquake, forces of nature like storm, hurricane and similar perils, for door-to-door domestic removals (e.g. within the same country) and or International removals (e.g. from one country to another) by land, sea, or air, arranged by Gosselin. The policy is extended to cover risks of War, Strikes, Riots, and Civil Commotions, and damage caused by Mold or Mildew resulting from a transit (but excluding pre-existing mold or mildew contamination).

The policy also covers the following special items subject to certain additional conditions, provided they are (a) submitted as part of your move, (b) declared on the Valued Insurance List (VIL) and (c) professionally packed by Gosselin or our agent, as follows:

- **Wine and alcoholic beverages.** The policy will respond to claims for physical loss or breakage only; however, the insurance does not cover changes in organoleptic quality, compromised aging due to temperature changes (even if transported or in-storage with climate-control facilities), contamination such as oxidization or decolorization, or loss of resale value due to labels being damaged, washed off or made illegible by flood or other accident.

- **Collections, Antiques and Works of Art.** For high-value collections, antiques, and or artworks over €5.000, a Certificate of Authenticity e.g., a valid sales receipt or a valuation certificate prepared by an independent qualified professional must be provided. Works of art and antiques with a value over €2.500 can only be insured if crated by Gosselin or our agent. If crating is rejected, the items are excluded from insurance. Note: Stamp and Coin Collections are not accepted.

- **Pairs and Sets.** The policy is limited to the reasonable and fair reduction in value of the pair or set by reason of the loss or damage to the affected item(s), having regard to the importance of the affected item(s) within the pair or set. All the articles constituting the pair or set shall, at insurer's option, become their property if insurers agree to pay-out for the total loss of the pair or entire set.

- **Electrical, Electronic and Mechanical** household items *which are under six (6) years old* are insured against internal damage or mechanical derangement caused during the transit. Items in this category over 6 years old are not covered for internal damage or derangement.

- **Motor Cars** up to five (5) years old can be insured subject to completion of a car/vehicle Condition Report (Certificate of Condition) noting all defects. On handover of the vehicle for transport, to us or our agent, both the owner and the receiving party must sign the Condition Report. This will record the condition of the vehicle at the time of our receipt. This policy is NOT driver's motor-insurance; there is no cover for loss or damage whilst the vehicle is being driven under its own power EXCEPT when by a driver authorised by us or our agent, or by the applicable port or terminal authority, in direct furtherance of the transit.

  Non-factory installed accessories are not covered unless declared and valued for insurance. There is no cover for goods packed by owner inside the vehicle.

- **Classic Cars** and 'Old-Timers' can be insured subject to a special insurance premium and conditions which are available on application; in addition to the Certificate of Condition mentioned above, the owner must also provide (prior to transit) an independent professional Survey or Vehicle Appraisal / Valuation Report. The value of a classic or old-timer car or motorcycle must correspond to the classic-car / motorcycle market value i.e. the declared value is not an assumed value; insurers would only consider the lesser of the two values if different.

Are my goods covered during storage?

Yes, the policy covers your goods during periods of **Storage** when professionally packed and warehoused by, or arranged by Gosselin, in the following circumstances:

- **Storage-in-Transit (SIT)** of goods during your move between one country and another, for a short-term period pending final delivery. The policy automatically covers such periods of SIT for a grace period up to 120 days. If the period of SIT exceeds 120 days, an extra insurance charge is made for each additional month of cover.

- **Long-Term Storage (LTS)** of goods received by us or our agent and warehoused within the same country, i.e., when storage is the main purpose of your move. The policy is extended to cover periods of LTS, for which a separate monthly 'storage insurance' premium is charged from the date storage commences.

If you divert the delivery of your goods to a place of storage nominated and arranged by you, instead of our arranging delivery to the agreed destination address, the insurance policy will naturally cease upon delivery to that place of storage as if it is the contractually agreed destination. No extension of insurance cover under this policy is possible for self-arranged storage; it is therefore incumbent on you to arrange suitable insurance for your consignment once in-situ at a self-arranged place of storage and for any subsequent delivery.

What does the policy cover exclude?

In no case shall this insurance cover loss or damage liability, or expense directly or indirectly caused by or contributed to, by or arising from:

- **Inherent Vice and or Previous Damage.**
  Inherent vice is a natural defect of an item which causes itself to become damaged, spoiled, or deteriorate. Previous damage means pre-existing damage, fault, or contamination which has not been repaired or treated and which occurred prior to the item coming into our care for removal and or storage.

- **Gradual deterioration and / or Wear and Tear**.
  Gradual deterioration, wear and tear is damage that naturally and inevitably occurs as a result of normal use or aging.

- **Gradually acting Weather Conditions, Atmospheric or Climatological Influences**.
  Other than wet damage or mold and mildew contamination, otherwise covered by the policy.

- **Rust, Oxidation, Discoloration and Corrosion.**
  Rust, Oxidation, Discoloration and Corrosion damage are gradually developing flaws, which cannot be co-related to a single event during transit.

- **Loss of Data.**
  Whilst the repair or replacement of a physical insured item which contains data or information content is covered by the policy, such as a computer or an original manuscript or document, any loss or corruption of data, information, or content itself arising from an insured physical loss or damage to the item itself, or from a cyber-attack, is excluded.

- **Consequential Loss and Delay.**
  Consequential or indirect loss caused by or due to delay, damage, or non-delivery of the consignment arising from a physical loss or damage that is caused by an insured risk. An example of a consequential loss is the cost of car hire incurred whilst the damaged car (resulting from transit) is being repaired.

- **Electrical, Electronic and Mechanical items over 6 years old** are not covered for internal damage or mechanical derangement, howsoever caused.

- **Precious Stones or Metals, and Money.**
  Items such as diamonds and other precious or semi-precious stones, gems or metals, Jewelry, monetary instruments including Cash, Deeds and Securities, Coins or Coin Collections, and Stamps or Stamp Collections.

- **Perishable items and/or items requiring a controlled environment.**

- **Depreciation.**
  In the event of damage to an insured item, insurers' liability is limited to the physical loss or damage and shall not extend to include any depreciation consequent thereon.

- **Insufficient packing.**
  Insufficient or unsuitable packing of the insured goods, e.g., when not professionally packed by us or our agent before inception of the voyage, for example, owner-packed goods.

- **Confiscation.**
  Loss or damage caused by confiscation, seizure, or destruction by any government, public or local authority, and or any other occurrence being the result of contraband, prohibited or clandestine commerce.

- **Goods specifically prohibited by the country of destination.**

- **Illicit drugs and or weapons.**

- **Goods requiring a Permit or License.**
  Except where an applicable permit or license has been obtained in advance and cover has been requested and agreed by insurers.

- **Live plants and animals.**

- **Liquids and goods that pose a fire or explosion hazard** and or which could cause damage to the equipment or other goods being moved.

- **Radioactive contamination etc.**
  Loss, damage, or expense caused by radioactive contamination, or chemical, biological, bio-chemical, and electromagnetic weapons, also excluding abandonment for radioactive goods.

- **Third Party Liability.**
  There is no cover under the policy for the contractual nor the extra-contractual liability of the person insured in respect of any loss and/or damage caused by the goods insured.

What are the policy restrictions?

The policy contains certain restrictions or limitations, as follows:

- **Excess (or deductible) clause:**

Where the policy states that an Excess or Deductible sum is applicable, this is the amount you must pay (i.e., contribute) to the claim settlement agreed by the insurer – they will deduct the excess sum from their final settlement figure. Gosselin applies an Excess or deductible of 150€ to your policy.

- **Repair and Replacement clause:**

Insurers shall be entitled at their option to repair or replace any article which is lost or damaged (whether wholly or in part) or to pay a cash sum not exceeding the insured value thereof. Insurers may require proof of ownership and/or value of any items claimed missing.

- **Restoration clause for works of art and antiques:**

In the case of damage to any work of art and or antique object, a surveyor may be appointed by the insurer to determine if and at what price the object might be restored. If the survey report states that despite repair, the object has been subject to devaluation, insurers' liability shall not exceed the insured value of the object concerned.

- **Owner-Packed Goods clause:**

Where goods submitted for your move are 'packed by owner' or by someone else on your behalf, meaning the goods are not professionally packed by Gosselin or our agent, those items are NOT covered for all risks under this policy. Goods packed by the owner or someone else on behalf of the owner can optionally be insured for TOTAL LOSS which provides restricted cover; details of this type of insurance cover are set out on page 12 under 'Our total loss coverage (free of particular average)' section.

- **Motor cars including classic cars or old timers:**

- All transits must be within a closed conveyance, e.g., by truck, sea-container, or roll-on/roll-off sea vessel.
- An upper value limit of €/£ 100.000 per vehicle applies, per conveyance/means of transport.
- Applying to used vehicles; scuffs and scratches or damage caused by stone chippings are excluded.
- Painting – vehicle painting following an insured damage, is limited to the damaged part or area only. If complete repainting is necessary due to discontinuation of the original color or type of paint, insurers liability is capped at 50% of the cost of repainting.
- Authentic parts: where an authentic manufacturer's replacement part or piece is not available (e.g., discontinued), a similar piece or part will be substituted. Insurers accept no liability for any depreciation arising therefrom.
- There is no cover whilst the vehicle is driven under its own power, except during loading and unloading operations.
- Keys and documents for the vehicle must be transported separately.
- Insurers accept no liability for damage due to freezing of liquid in the radiator or cooling system.
- Insurers accept no liability for weather-related damage (for example, body damage due to hailstones).
- Insurers accept no liability for loss or damage of non-factory fixed parts (such as radios).

- **Extra expenses clause:**

Extra expenses which are incurred to ascertain and/or to prevent losses (including interventions made by the insurer's agents) are recoverable in full, even if the said material losses are not recoverable according to the terms of this policy. Where extra expenses are incurred to maintain and/or remove the insured goods these shall be recoverable in full only after a covered loss. Insurers shall cover the costs of cleaning, removal, and destruction of debris if these have been undertaken following a measure taken or imposed by a competent authority, or reasonably taken by the Insured, considering the circumstances, and only as a consequence of a covered peril. These costs shall be insured in excess of the insured value of the goods, up to a maximum of 25% of this value. This limitation shall not apply for costs up to €/£ 50.000.

Our total loss coverage option (free of particular average)!

What if I don't require 'all-risks' coverage; is there a less expensive alternative for major casualty cover only, to protect my consignment from theft and non-delivery of the entire consignment (e.g., total loss)?

Whilst we will always strongly advise you to take out our *Removal & Storage Cargo Policy* or an equivalent all-risks policy whenever possible, there are exceptional circumstances in which you, either cannot acquire, or choose not to acquire, 'all-risks' coverage. For example:

- If you choose to Owner-Pack your goods, or they are otherwise packed by someone other than Gosselin or our appointed agent, meaning that Gosselin is unable to see and verify the pre-shipment condition of the goods; or

- If you choose not to contract Gosselin for all the combined elements of your door-to-door move; for example, if you were to arrange one or more elements yourself, such as the transport, storage, or the delivery arrangement; or

- You may decide not to acquire all-risks cover for your goods, for example, due to budget constraint.

If one or more of these exceptions apply to you, we can offer limited insurance coverage under the policy for a total loss; this is known as the 'Free of Particular Average' (FPA) clause; it is less expensive but will only respond to a claim if the insured consignment is totally lost or destroyed whilst in transit resulting from theft or non-delivery, stranding, sinking, fire or collision and other accidents and perils at sea. FPA cover also includes General Average risk when applicable, as previously described.

To be clear, FPA conditions (Total Loss cover) DOES NOT cover you for partial loss, damage, or destruction of your goods during the move; such partial losses should they occur are entirely at your own risk and expense.

FPA conditions are available in the full Terms and Conditions of Insurance, under Article 6 of the Antwerp Marine Policy 2004: *https://abambvt.be/wp-content/uploads/2024/11/20061121-POLICY-OF-ANTWERP-english-100.pdf*

Should you wish to consider Total Loss coverage, please ask your Gosselin move manager for an alternative insurance rate.

What are my obligations?

By instructing us to arrange insurance cover on your behalf, you are confirming that:

- Your need is to insure your goods for their full value at destination against material loss or damage during the move, e.g., whilst in-transit and/or storage.
- The value of the goods submitted for removal, transit and/or storage does not exceed the amount declared by you for insurance cover.
- No other insurance policies are currently in place that would provide you with adequate insurance cover on your goods to be submitted for removal, transit and / or storage.

In addition, you must:

- Tell us without delay about any changes in your circumstances or the goods to be insured, that may affect the insurance and cover provided.
- Observe and fulfill all the conditions of the insurance policy.

What happens if my insured property is lost or damaged in transit?

If, on taking delivery of your consignment, you discover damages and or unaccounted for packages or missing items you must follow these steps:

1. **Delivery day!** Identify and write down all visible damage or unaccounted for packages or missing items, on the accompanying delivery document and packing list, in the presence of the delivery team supervisor or driver. Wherever possible identify the affected item or missing package with the package number corresponding to the packing list. We recommend taking digital photographs of the damaged items.

2. **Next working day!** Tell your Gosselin move manager in writing or by email straight away (or by next working day), of the initially discovered damage or loss which might give rise to a claim under the insurance. This initial notification is your intention to file a claim. Our claims department will respond by sending you a claim form with detailed instructions on how to prepare and file a claim.

3. **Keep damaged items!** Please keep any damaged items for possible inspection later on, by repairers or the insurer's agent; do not dispose of unwanted damaged items which are subject to claim until advised by insurers.

4. **Day 15!** You should return your completed claim form to our claims department (or your Gosselin move manager) within 15 days of the date of delivery (or the scheduled date of delivery if your claim is for non-delivery). If you need more time to complete your claim, you must tell us within this 15-day period; provided we receive your request for more time within 15 days, we will extend the time limit for receiving your claim form by a further 15 days.

5. **Claim Surveyor:** In certain circumstances the insurers may appoint a survey agent. Their role is to examine the scenes of the losses and investigate circumstances giving rise to the claim. The surveyor will report to the insurers. The insurers will pay surveyor's fees. A surveyor will not assist in the preparation of a claim but will advise you of what Insurers will require to consider the claim.

Correspondence:
If corresponding by post or courier, please write to us at:
HHG Claims Department Gosselin Group
Belgium: Belcrownlaan 23, 2100 Deurne (Antwerpen) /
Ph: +32 3 360 5500
UK: International House, 19 Kennet Road, Dartford, Kent, DA1 4QN, United Kingdom
Ph: +44 20 7622 4393

Who will process my claim?

Your claim will be processed by the Gosselin Household Goods Claims Department. Major or catastrophic events will be managed by the insurance policy administrator, Willis Towers Watson.
You can ask for an update on your claim at any time by contacting us at *HHGClaims@gosselin-moving.com*

Can I cancel the insurance contract?

You have a right to cancel the insurance within 14 days of our receiving your insurance instruction and Valued Inventory List, which is the date the insurance contract commences.

You cannot cancel the insurance contract if:

- Packing and Transit (the removal) has already commenced, or the goods have already been delivered, or:
- A valid claim has been made or is intended to be made.
- Any incident that has already occurred and likely to give rise to a claim under this insurance.

You must notify Gosselin Group in writing of your intention to cancel the insurance; please contact your Gosselin move manager agent or e-mail us at *insurance@gosselingroup.eu*

What to do if I have a complaint?

If you wish to register a complaint about our insurance service, please contact us:

In writing to: Legal & Risk Officer, Gosselin Group
Belgium: Belcrownlaan 23, 2100 Deurne (Antwerpen) /
Ph: +32 3 360 5500
UK: International House, 19 Kennet Road, Dartford, Kent, DA1 4QN, United Kingdom
Ph: +44 20 7622 4393

Or by e-Mail: *legal&riskdepartment@gosselingroup.eu*

If you cannot settle your complaint with us, you can ask for your complaint to be reviewed by the policy administrator acting on behalf of, and under authority Chubb European Group SE (Underwriter) at:

Willis Towers Watson nv/sa
Leonardo Da Vincilaan 5, Building Caprese,
1930 Zaventem,
Belgium
Ph: +32 2 678 1550

We're delighted you've chosen to proceed with insurance under our Removal & Storage Cargo Policy. To apply for cover under this policy we ask you to check the insurance box in your move quotation, and complete the accompanying Gosselin Valued Inventory List (VIL), which will serve as your formal instruction to us to arrange insurance on your behalf. We need this at least 3 days before the start of the move. If the VIL format for listing your goods is too restrictive, you may compile and submit your own valued inventory list, for example in excel spreadsheet format. You must still complete the information at the top of our VIL and sign the declaration, returning both the VIL and your list to your Gosselin move manager.

If you would like more information, our legal & risk department is at your service. Please send your questions by email to *insurance@gosselingroup.eu*

Have a safe journey !

www.gosselin-moving.com