



# HAMILTONS

NATIONAL & INTERNATIONAL REMOVALS

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## Insurance and Hamiltons Removals

As a consequence of the Financial Services and Markets Act 2000 major changes relating to general insurance regulation became effective from 14 January 2005. Briefly this legislation was introduced to regulate all intermediaries involved in providing general insurance products including those companies whose involvement is only as a secondary activity, such as a removal company.

The introduction of this legislation affects all removal companies. In the United Kingdom removal companies that wish to be able to offer general insurance products must be Directly Authorised by the Financial Services Authority (FSA) or become an Appointed Representative of an authorised firm.

With this in mind we have developed a bespoke removals and storage insurance product and embraced regulation by becoming an Appointed Representative of Goss Risk Management Ltd, a firm authorised by the FSA, effective from 14 January 2005.

In forging a relationship as an Appointed Representative of an insurance specialist we can offer our clients an insurance option that complies with regulatory requirements demanded by the FSA.

Whilst every effort is taken to ensure that your goods are handled with the utmost care, nevertheless, loss and or damage can occur as a result of unforeseen events beyond our control. For this reason we believe that the availability of specialist insurance cover is an important part of the service that we are able to provide our customers as it provides the following benefits that would not be available to you from competitors who have elected NOT to become regulated :

- Peace of mind that your property is protected under a bespoke Removals and Storage insurance product.
- Direct right of recourse to insurers in the event of a complaint.
- Insurance based product underwritten by an FSA Authorised Firm.
- Insurance protection with the financial security offered by a leading UK based insurer.
- Claims for loss of or damage to your property recoverable from Insurers NOT the mover
- FSA compliant intermediary with many years experience of providing this service.
- Benefit of bespoke policy wordings including for example, in respect of Deepsea removals cover for claims arising from general average, sue and labour and war and strikes.
- Insurance Premiums attract Insurance Premium Tax at 5% and not VAT at the higher rate of 17.5%



Reg office: Hamilton House, 6 Speedwell Way, Harleston Industrial Estate, Harleston, Norfolk, IP20 9EH.  
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Hamiltons Removals (Hamiltons Furnishings Limited) are an Appointed Representative of Goss Risk Management Limited, who are authorised and regulated by the Financial Services Authority for Insurance Mediation Activities only.

