

HAMILTONS INSURANCE



**You love it... we cover it!**

Make sure you are in safe hands

Many people move their belongings without appropriate insurance literally putting everything they own at risk.

In today's fast moving life choosing the Right Removal Company is not only important...

...it is essential



# Insurance & Hamiltons Removals

Whilst every effort is taken to ensure that your goods are handled with the utmost care, loss and or damage can occur as a result of unforeseen events beyond our control.

Many customers are under the impression that their existing household insurance provides cover for their goods and effects during their removal. However this is not always the case.

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. This provides peace of mind that in the unlikely event that your goods are damaged and a claim has to be made that cover is in place and it will be dealt with efficiently and professionally.

Hamiltons offer insurance cover under our open cover removals & storage master policy which provides comprehensive cover for any loss or damage to your effects whilst in transit or store.

## Benefits of Hamiltons Removals Insurance policies

- Peace of mind that your property is protected under a bespoke Removals & Storage insurance product
- Insurance based product underwritten by an FSA authorised Firm
- Insurance protection and financial security offered by a leading UK insurer.
- Claims for loss of or damage to your property recoverable from insurers NOT the Mover
- Any claims are professionally handled by brokers who deal directly with you.
- Direct right of recourse to insurers in the event of a complaint
- Benefit of bespoke policy wordings i.e. in respect of Deepsea removals cover for claims arising from general average, sue and labour and war and strikes.
- Any claims made will have no effect on your household claims record.



Many removal companies do not insure your possessions. Instead they extend their liability to cover any damage to your goods. Should any damage or loss occur it is the remover that has the cover and not the customer.

This could involve time and prove to be costly to pursue a claim against the remover in order for you to be compensated.

Should you not be satisfied with any eventual claim settlement you have no right of recourse against insurers.



All removal quotations provided by Hamiltons Removals will be accompanied by a policy summary which summarises the insurance cover being offered and its benefits.

The quotation will also confirm the cost of insurance for the move and contain an insurance declaration form.

The Insurance Declaration needs to be completed indicating if insurance cover is required. Please note that irrespective of whether insurance is taken out through ourselves or not the value of your goods must be stated.

Should you be moving within the UK or Europe you are not required to complete a detailed valued inventory but simply indicate the value of your goods.

If you are moving overseas and your goods are being shipped utilising a container an itemised valued inventory will be required.

Hamiltons are a member of the trade association BAR (British Association of Removers), The Road Haulage Association and are a BS EN ISO 9001:2000 registered firm.



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REMOVALS INSURANCE

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