

UK REMOVALS INSURANCE

FOR THE ATTENTION OF UK DOMESTIC CUSTOMERS

THIS DOCUMENT IS INTENDED TO ANSWER ANY QUESTIONS YOU MAY HAVE ABOUT INSURANCE OR LIABILITY WITH REGARD TO YOUR REMOVAL.

PLEASE NOTE: As from April 2011, we at Perrys do not include UK removal insurance in the removal fee.

As a result of the January 2011 increase in VAT, we found that including insurance was making removals more expensive than they need be. Since there is no VAT on insurance we now offer insurance separately if you require so that you do not need to pay an extra 20% VAT on the premium. A change in the law in January means that we can now offer insurance in the same way as we did years ago.

All insurance policies, for everything from cars to household have been increasing dramatically over the last few years. We hope this option can help reduce the overall cost of moving for our customers.

Before purchasing any extra cover for your forthcoming move, check with your own existing household policy. With the advent of online insurance, most mainstream insurers include free removals cover as long as you move with a professional removal company. As a member of the British Association of Removers and with over 60 years of local trading, Perry Removals Ltd. fully complies with this requirement. Remember, if you are covered by two insurers it would be illegal to claim from both, so don't pay twice for the same type of cover. We can provide cover which is available for purchase in blocks of £5000. There is no proposal form to fill in, just simply fill in the bottom of your Removal Acceptance form with the cover required.

You can declare a total value up to £100,000 on the form. There is no single item limit, however, if you have any one item that makes up a large proportion of the value, please advise us in advance.

Values over £100,000 can be easily covered if required but please ask for details. A summary of cover is available from the office, or you can download it from www.perryremovals.com

The policy is issued through Basil Fry and Co who are one of the two insurance brokers that make up the BAR Professional Advisors Panel. Without removals insurance your right to claim would be restricted to £40 per item, or case or carton etc. as shown under clause 8 of our Lilac Terms and Conditions

All insurance allows for a £50 excess on any claim.

www.perryremovals.com



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