

This should be discussed with Access Self Storage (Insurance Administration) Ltd and agreement should be obtained in writing from them when they have received agreement from the Underwriters. There may be special terms and / or an additional premium required.

8) EXCLUDED PROPERTY

No cover is provided for the following:

- a) Money, coins, bullion, deeds, bonds, securities and the like
- b) Antiques and fine arts, unless specifically agreed with Us in writing in advance of storing
- c) Livestock
- d) Explosives and flammables
- e) Loss of data records other than cost of blank data carrying materials.

9) EXCLUDED CAUSES

- a) Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to Your property by or under the order of any government or public or local authority.
- b) Ensuing or indirect losses resulting from or as a consequence of claims made for loss or damage arising from an Insured Peril – if as a result of an item of property being lost or damaged You suffer a financial loss the Insurer will only pay for the repair or replacement of the damaged item not the resultant financial loss.
- c) Loss or damage from:
 - i) ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
 - ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or nuclear assembly or nuclear component thereof
 - iii) any weapon of war employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter
 - iv) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
- d) Loss or damage from:
 - i) any chemical, biological, bio-chemical or electromagnetic weapon
 - ii) the use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, computer virus or process or any other electronic system.
- e) Loss of or damage to Your property directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- f) If at the time of loss there is other insurance in force this Insurance shall only respond to the extent that losses are not recoverable under the other insurance.
- g) Loss of or damage to Your property caused by

or resulting from any act(s) of terrorism or any person(s) acting from a political motive.

h) This Insurance shall be voidable in the event of misrepresentation, mis-description or non-disclosure in any material particular.

i) If the claim be in any respect fraudulent, or if any fraudulent means or devices be used by the Customer or any one claiming indemnity under this Insurance or any one acting on his or their behalf, to obtain any benefit under this Insurance, or if any loss or damage be occasioned by the wilful act or with the connivance of the Customer, or any one claiming indemnity under this Insurance, all benefit under this Insurance will be forfeited.

10) BASIS OF CLAIMS SETTLEMENT

The settlement of any claim shall be by replacement, repair and / or compensation at the Insurer's option. In the event of total loss or destruction of any item Insured under this Insurance, the basis of settlement shall be the cost of replacing the item as new provided that the item is substantially the same as, but not better than, the original when new.

Documents

Where any claim includes loss of or damage to documents, the basis of settlement shall be to indemnify You for reasonable costs of reprinting and / or reasonable costs of reissue.

Household linen and clothing

Where any claim includes loss of or damage to any item(s) of household linen and clothing only, the Insurer will take into consideration the age, quality, degree of use and consequent market value of any such lost or damaged item(s).

11) TIME LIMIT FOR CLAIMS NOTIFICATION

All claims must be notified to Us at the time of discovery of the loss of or damage to Your property or at the time of removal of Your property from the Unit, whichever is the soonest.

12) CLAIMS PROCEDURE

If Your goods become lost or damaged and You wish to make a claim on this Insurance please contact Us for a claim form. Once You have completed Your claim form, please return it to the Store Manager.

Any claimant under this Insurance shall, at the request and expense of the Insurer, do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Insurer for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the Insurer shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this Insurance, whether such acts and things shall be or become necessary or required before or after his indemnification by the Insurer.

13) PAYMENT OF PREMIUMS

The Insurer shall only be liable to settle a claim recoverable under this Insurance provided We confirm that We have received all insurance premiums due from You.

14) RIGHT TO CANCEL

We have to give you certain information before you make your decision. If we have not given you this information when you buy your insurance (and you have not told us you do not want it) we will allow you a "cooling off" period of at least 14 days from the time you receive the information. If you do not want to continue the insurance, you may cancel your cover within this period and get

all your money back (as long as you have not made any claims). You may cancel your policy within fourteen days from the inception date without penalty. You will only be charged for your time on risk.

15) MISREPRESENTATION

It is your responsibility to take reasonable care not to make misrepresentations to insurers. This requirement includes (but is not limited to) a requirement to disclose to us if you are unable to comply with any term of this document and/or any term in our Storage Licence Agreement. This insurance may be voidable in the event of your deliberate or reckless or careless misrepresentation that, without the misrepresentation, the insurer would not have entered into the contract at all or would have done so only with different terms.

16) CHOICE OF LAW AND JURISDICTION

This Insurance shall be subject to English law and the exclusive jurisdiction of the Courts of England and Wales.

17) CUSTOMER SERVICE AND COMPLAINTS

If You feel You have not been offered a first class service please write and tell Us and We will do Our best to resolve the problem. You may alternatively, if preferred, contact the Insurance Administrator: Reason Global Insurance, 4th Floor, Lydean House, 43-46 Queens Road, Brighton, BN1 3XB

If You are unable to resolve the situation and wish to make a complaint You can refer it to the Complaints Department at Lloyds' who may, in certain circumstances be able to review the matter. Their address is:

Complaints Department
Lloyds, One Lime Street
London EC3M 7HA
Tel No: 020 7327 5693
Fax No: 020 7327 5225
E-mail: complaints@Lloyds.com

In the event that the Complaints Department is unable to resolve Your complaint it may in certain circumstances be possible for You to refer it to the Financial Ombudsman Service at:

South Quay Plaza,
183 Marsh Wall,
London, E14 9SR
Tel No: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

Lloyd's is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we cannot meet our obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7AQ) and on their website: www.fscs.org.uk.

INSURANCE COST

The total insurance charge is a maximum of £5.00 per £1,000 worth of insurance cover per month. The premium paid to the Underwriter is £0.12 including Insurance Premium Tax. Our administrative cost is £4.88. This is subject to a minimum of £2,000 worth of insurance per calendar month. For higher levels of cover there may be a reduction in charges on a sliding scale.