



## Customer Information: Self Storage Open Cover – Policy Summary

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### Introduction

This document is intended to give you a summary of the insurance coverage that will apply if you purchase insurance to cover loss or damage to your effects under our Self Storage Open Cover.

### Important Information

- ✓ Our Self Storage Open Cover is arranged 100% with Lloyd's of London Insurers.
- ✓ Our Self Storage Open Cover is intended to cover the needs of a typical customer placing their personal effects into a self storage unit.
- ✓ When you purchase our Self Storage Open Cover we agree to extend rights under our policy to you.
- ✓ Whether you purchase our insurance or not, our liability for loss or damage to your effects may be limited by our trading conditions, which forms part of our contract with you.
- ✓ This document is only intended to be a summary of the cover. You should refer to the **Confirmation of Self Storage Open Cover** document for full details of all the terms and conditions.

### What is covered under this insurance?

Your effects will be covered against the risks of Fire, Lightning, Aircraft, Explosion, Earthquake, Riot, Strike, Civil Commotion, Malicious Damage, Moth, insect or Vermin caused by an external source, Storm, Flood, Water Ingress, Bursting &/or leaking Pipes, Ingress of Water or other liquid substance, Impact by Vehicles, and Theft (only following forcible and/or violent entry to or exit from the building or the unit).

Your property will be covered from the time it is placed into the storage unit until the time it is finally removed from storage, subject to you maintaining the insurance by payment of the required premiums for the full period of storage and subject to the terms, conditions and exclusions of the insurance.

### How much will my effects be covered for?

Your effects will be covered for the total value as declared by you to us on the acceptance form.

When arriving at an appropriate value for your effects please bear in mind that this policy will handle claims on an indemnity basis, unless otherwise agreed in writing between us (see 'Basis of claims settlement' below) and that this policy is subject to Average (see 'average clause' below).

### Important considerations

#### Basis of claims settlement

Insurers will take into consideration the age, quality, degree of use and consequent market value of items when calculating the settlement. Please note that no property shall be abandoned to insurers, but insurers reserve the right to claim appropriate salvage on any property which is the subject of a claim settlement under this policy.

#### Average clause

If you fail to declare the full market value of your property on the acceptance form, you will only be entitled to recover from insurers the same proportion of the loss as the declared value bears to the actual value of your property in the event of a claim.

#### Pairs & sets clause

Where any insured item consists of items in a pair or set, this insurance will not pay more than the value of any particular part or parts which may be lost or damaged, without reference to any special value which such part or parts may have as part of a pair or set, nor more than a proportionate part of the insured value of the pair or set.

#### Non Contribution Clause

If any loss or damage occurring under this policy is covered by any other insurance at the time of such loss or damage, no cover will be afforded by this policy.

#### Depreciation Clause

Insurer's liability is limited to the reasonable cost of repair and no claim will be considered in respect of any depreciation in value of any item as a result of such repair.

#### Losses Discovered Clause

This insurance will accept claims on a losses discovered basis, that is to say any loss discovered during the period of this insurance. The clause, however, shall not affect any rights the Insurer may have to affect recovery of such losses discovered.



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### Documents Clause

Where any claim includes loss of or damage to documents settlement shall be limited to the sum insured requested by the customer and agreed by the Self Storage company. The basis of settlement will be the indemnification of the customer for reasonable costs of printing and/or reconstruction including, where applicable, fresh research or exploration to obtain essential information.

### Excess

This insurance will not accept responsibility for the first £50.00 of every claim for loss or damage covered by this insurance.

### What is not covered under this insurance?

#### Exclusions

No cover is provided for the following:

- A) New commercial goods comprising electrical goods, tobacco products, cosmetics, perfumery, clothing, shoes, alcohol, media comprising of CDs or DVDs, books, fine art comprising drawings, paintings, sketches. Clocks and sculptures admired for their aesthetic appeal in respect of goods stored in external shipping containers.
- B) Damage caused by storm, flood and/or water ingress to customers' goods stored externally in shipping containers.
- C) Loss or damage to cars or other motor vehicles including motor cycles and mopeds, caravans, boats and/or trailers other than whilst being carried within a closed vehicle, or within a trailer specially constructed or adapted for the purpose, but including loading and unloading, and storage within a suitable building, where carried or stored as an incidental part of a domestic removal and/or storage contract.
- D) Loss or damage due to mechanical, electrical or electronic derangement unless shown to be as a direct result of physical external damage to the item concerned or as a result of an insured peril.
- E) Loss or damage to jewellery, watches, trinkets, precious stones, precious metals, coins, money, deeds, bonds, securities and stamps or collections of similar kind.
- F) Loss or damage caused by wear and tear, gradual deterioration, warping or shrinkage.
- G) Any indirect loss even if this results from the incident that caused you to claim under this policy.
- H) Loss or damage to refrigerated or frozen food and/or drink, plants, house plants, brittle objects, items with inherent defects howsoever caused and/or goods likely to encourage vermin or other pests or to cause infestation, animals and their cages or tanks including pets, birds or fish
- I) Prohibited or stolen goods, drugs, potentially dangerous, damaging or explosive items including gas bottles, aerosols, paints, firearms and ammunition.
- J) Mysterious disappearance of customer goods in store unless evidence can be provided to prove beyond all reasonable doubt that the loss is solely attributable to the dishonesty or connivance of the storage companies employees.
- K) Theft or attempted theft which does not involve entry to or exit from the storage premises by forcible and/or violent means.
- L) Radioactive contamination, Chemical, Biological, Bio-Chemical & Electromagnetic Weapons Exclusion
- M) Loss or damage caused by War, invasion, act of foreign enemy hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power.
- N) Loss or damage caused directly by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- O) Loss or damage caused by Terrorism



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- P) Mould and/or Mildew, unless it can be reasonably demonstrated that such loss or damage arose as a direct result of an insured peril.
- Q) Inherent Vice

### Fraud

If you make any claim knowing the same to be false or fraudulent as regard to the amount or otherwise, **this insurance shall become void and all claims hereunder shall be forfeited.**

### Policy procedures

#### Claim notification

Should you need to make a claim under this policy you should notify:-

The Manager  
Stadium Self Storage Ltd  
Dellmey House  
St Andrews Road  
Huddersfield  
HD1 6PX

**Tel: 01484 559300**  
**Email: [huddersfield@stadiumstorage.co.uk](mailto:huddersfield@stadiumstorage.co.uk)**

All claims must be notified to us immediately on discovery of the loss or damage or at the time of moving your property out of storage whichever occurs first. (Please refer to Clause 11 of the Confirmation of Storage Insurance)

#### Your right to cancel

You have the right to cancel this insurance without penalty at any time prior to when the storage of your property begins. Once the goods are placed into store, your right to cancel ceases and you will be charged the full premium for the insurance up until when you are next due to pay a renewal premium as agreed with us (usually one month). You are then free to cancel this insurance at any time subject to 7 days notice.

#### Law applicable to this contract

The rights and obligations of the parties under this policy shall be governed by English Law and the courts of England and Wales shall have exclusive jurisdiction to adjudicate any dispute

#### Duty of disclosure

It is your responsibility to ensure that all material facts have been disclosed to us, i.e. any facts which may affect the Insurer's view of the risk. If you are unsure of whether a fact which has not been detailed in the insurance proposal you have completed needs to be disclosed, it is recommended that details are provided to us so that we can discuss this with your Insurers.

Please also ensure that all the information provided by you in your proposal is correct as these details will form the basis of the insurance contract between you and the insurer. If your circumstances change between the date you purchase the policy and the date when you require the policy to commence, please tell us. Incorrect information or failure to disclose all material facts could invalidate all or part of the cover and result in a claim being declined.

#### Complaints

We want to provide you with a prompt, efficient and professional service in all our dealings with you. In the unlikely event that you have a complaint, in the first instance please contact:

The Manager  
Stadium Self Storage Ltd  
Dellmey House  
St Andrews Road  
Huddersfield  
HD1 6PX

**Tel: 01484 559300**  
**Email: [huddersfield@stadiumstorage.co.uk](mailto:huddersfield@stadiumstorage.co.uk)**

We are committed to dealing with any complaints promptly and efficiently.

As members of the Self Storage Association we abide by the **SSA UK Insurance Consumer Code of Practice**. The code requires us to have a complaints procedure and to have joined the voluntary jurisdiction of the Financial Ombudsman Service (FOS). A copy of the code and our complaints procedure are available upon request.