

Self-Storage Insurance

Insurance Product Information Document

Company: The Fiducia MGA Company Ltd

Product: Self-Storage Insurance for Personal or Business Customers.

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

It is a contract that provides cover for physical loss of or damage to home contents and personal effects or commercial goods whilst stored or in transit under a Self-Storage contract.



What is insured?

- ✓ The goods contained in the categories listed on your Confirmation of Insurance relating to either;
 - a) Your home contents and personal effects or
 - b) Your business or commercial venture

whilst within an individual self-storage unit up to your Sum Insured at the Self-Storage Location shown on the Confirmation of Insurance.

- ✓ Whilst in the Self-Storage Location, you are covered for physical loss of or damage to the above up to your Sum Insured arising from any of the following perils occurring during the Period of Insurance:
Fire, explosion, lightning, aircraft, earthquake, riot, civil commotion, storm, flood, burst pipes, impact by road vehicles, sprinkler leakage, theft where entry or exit to your individual self-storage unit was effected by forcible and violent means, malicious damage, moth, insect or vermin from a source outside of the Property Covered.
- ✓ Whilst in transit within an enclosed car or commercial road vehicle, you are covered up to £10,000 for physical loss of or damage arising from any of the following perils occurring during the Period of Insurance:
Fire, road traffic accident where the conveying enclosed car or commercial road vehicle is also damaged, theft where entry or exit was effected by forcible and violent means.



What is not insured?

- ✗ Property whilst in transit where the vehicle was not attended.
- ✗ Any item that you are not permitted to store according to the terms of the applicable self-storage licence agreement.
- ✗ Any of the items specified in Exclusion 4.6 of insurastore.com Terms and Conditions of Insurance for Business.
- ✗ Costs not directly incurred as a direct result of loss of or damage of the Property Covered.
- ✗ Loss of data.
- ✗ War, invasion, civil war, terrorism or similar risks and/or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- ✗ Nuclear risks and/or radioactivity
- ✗ Sanctions risks



Are there any restrictions on cover?

- ! Where any item is part of a pair or set we will only pay for the actual parts, which are lost or damaged.
- ! This insurance shall only respond to the extent that the loss or damage is not recoverable under any other insurance.
- ! Excesses – this is the part of the claim you have to pay – the first £25 of each and every claim (increased to £100 in respect of damage caused by moth, insect or vermin).



Where am I covered?

- ✓ Whilst within an individual self-storage unit at the Self-Storage Location shown on the Confirmation of Insurance.
- ✓ Whilst in transit within an enclosed car or commercial road vehicle to and/or from the Self-Storage Location to and/or from any location in the United Kingdom.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the Your Confirmation of Insurance.



When and how do I pay?

You can pay for your policy within the terms of credit by credit or debit card through a secure, reputable payment gateway.



When does the cover start and end?

Your cover will start and end on the date shown on your Confirmation of Insurance. This forms the term of your policy.



How do I cancel the contract?

You may cancel cover at any time after the initial minimum cover period of 28 days by selecting the 'Cancel' option in the 'My Account' section of the [insurastore.com](https://www.insurastore.com) website and following the on-screen instructions.