

TERMS AND CONDITIONS OF INSURANCE

DURATION OF COVER

The goods as described will be covered from the time that the Remover's employees commence handling and loading at the collection address and thence during transit to the delivery address (including temporary storage incidental to the transit) and during the process of unloading and positioning by the Remover.

EXTENT OF COVER

Against ALL RISKS OF PHYSICAL LOSS AND/OR DAMAGE – OWNER PACKED as per the following clauses:

1. The indemnity provided by this insurance shall not apply to nor include:
 - a) Loose or damage to Jewellery, Watches, Precious Stones, Precious Metals, Furs, Money, Deeds, Bonds, Securities, Stamps of all kinds, Manuscripts or other documents, Plants, Foodstuffs or perishable goods of any kinds, Mobile phones and accessories.
 - b) Any loose or damage caused by or arising from wear or tear, gradual deterioration, Moth, Insects or Vermin, Mildew and Rust, and leakage of liquid or powder from any receptacle or container packed together with the damaged item.
 - c) Loss of individual items packed by owner without being listed and their existence and value was not disclosed to the Removers prior to commencement of the transit.
 - d) Mechanical, electrical or electronic derangement unless caused by external physical damage to the item concerned.
 - e) Depreciation resultant upon repairs.
 - f) Scratching, denting, bruising or making of sectional furniture constructed of plastic, coated composition or chip board, or puncturing of synthetic upholstery and marking unless caused as the direct result of an accident to the conveying vehicle.
2. If the goods covered by this insurance shall at the time of loss be collectively of greater value than the Sum Insured here by, then the Insured shall be considered as being his or her own Insurer of the difference, and shall bear a proportionate share of the loss.
3. The insurers may, at any time after loss or damage, take and keep possession of the Insured property and deal with the salvage, and if the Insured or anyone acting on his behalf, shall obstruct or prevent the Insurers from doing so, all benefit under this Insurance shall be forfeited.
4. If a claim hereunder be in any respect fraudulent, or any fraudulent devices be used by the insured or anyone acting upon his or her behalf or obtain any benefit under this insurance, all benefits thereunder shall be forfeited.

CLAIM SETTLEMENT PROCEDURE

In the unfortunate event that you need to make a claim immediate notification should be give to **De La Selva - Europe I/S** at the address shown below, wherever your final delivery is made. All claims must be submitted within 30 days. Whether you telephone, write, or fax us, please provide the following information:

1. Your name and address for correspondence.
2. The reference number in the insurance form.
3. As many details as possible of your claim.

Claim documentation will be sent to you immediately. In the meantime you should attempt to obtain estimates where viable for necessary repairs or replacements.

I/We declare that to the best of my/our knowledge and belief, all the statements and particulars made with regards to this proposal are true and I/we apply for a contract of Insurance, subject to the above terms and conditions. I/We realise that any item not declared for insurance will not be insured.

Signature: _____

Date: _____

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