

## Stuff damage

### Policy wording

The General terms and conditions and the following terms and conditions all apply to this section.

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#### What is covered

We will insure **your storers stuff** against **damage** occurring during the **period of insurance** and in the course of a **booking**.

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#### What is not covered

We will not make any payment for:

1. **Damage:**
  - a. caused by **stuff** left in an unsuitable storage environment;
  - b. to **stuff** whilst in transit to or from a **hosts home**;
  - c. caused by any gradually operating cause, wear and tear, the use of unsuitable or defective materials or parts, rust, oxidation, moth or vermin, normal settlement, warping or shrinkage, mould or infestation, dryness or humidity or being exposed to light or extreme temperature including frost;
2. **war, terrorism, confiscation** and **nuclear risks**.
3. unexplained loss or disappearance or inventory shortage.
4. the amount of the **excess**.
5. any indirect losses which result from the incident which caused the **storer** to claim.
6. The following **stuff**:
  - a. food or perishable goods unless securely packed so that they are protected from and do not attract vermin;
  - b. birds, fish, animals or any other living creatures;
  - c. combustible or flammable materials or liquids such as gas, paint, petrol, oil or cleaning solvents or chemicals, radioactive materials, biological agents or any item which emits any fumes, smell or odour;
  - d. toxic waste, asbestos or other materials of a potentially dangerous nature
  - e. firearms, explosives, weapons or ammunition or compressed gases;
  - f. any illegal substances, illegal items or goods illegally obtained;
  - g. keys to any aircraft or other aerial device, hovercraft, watercraft or any mechanically propelled vehicles or trailers;.
  - h. Stuff prohibited from being stored as per your platforms terms and conditions.

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#### How much will we pay

At **our** option **we** will:

- a. pay for the cost of repair or replacement of, or
- b. make a cash settlement for replacement as new

Any payment **we** make will take into account any recoveries that **you** or **your storers** have obtained from a **host** or any third-party for the **damage**.

The maximum **we** will pay will be up to the **stuffs replacement value**.

