

STORAGECOVER

POLICY WORDING

Welcome to **GUARDHOG**

When you store stuff in a neighbours or friends home you're unlikely to have suitable insurance in place. **GUARDHOG**, in conjunction with Hiscox, have designed this policy to protect you and your stuff when you're storing it with a Host; giving you the peace of mind needed and access to greener, cheaper and more convenient ways to store.

We hope that the language and layout are clear because we want you to understand the insurance provided by your insurer, Hiscox Insurance Company Ltd, as well as the responsibilities you and Hiscox have to each other. Please read this document, including the schedule, and let us know, as soon as possible, if any of the details are shown incorrectly. Please note that some of the words used in this insurance are shown in bold type. These words are defined at the back of your policy.

If you have any questions you can email us any time at info@guardhog.com or call us on 02017 199 3258.

We would like to wish you the very best sharing,

Humphrey and Andrew

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GUARDHOG is a registered trading name of Insurance Tailors Limited, registered in England and Wales number 5928330, registered at 1a May Road, Twickenham, London, TW2 6QW. Insurance Tailors Ltd is authorised and regulated by the FCA

General terms

To benefit from this insurance you must insure **your stuff** for the entire period that it is being stored with a **Host**

Our promise to you

We will:

1. insure **you** in accordance with the terms and conditions of this **policy** in return for the premium **you** pay.
2. pay covered claims as quickly and efficiently as possible.

Your promise to us

Please ensure that **you** fulfil the obligations set out below; not doing so may affect a claim or could result in **your** insurance being invalid.

Please:

1. take care when providing any information **we** ask for and ensure that it is accurate, complete and up-to-date. Tell **us** if this information changes. If **you** are in any doubt, please contact GUARDHOG by emailing us at info@guardhog.com. **We** will tell **you** if a change in information affects **your** insurance.
2. always try to prevent accident or injury and protect **your** property against theft or damage. Not doing so can mean a claim is more likely or is worse than it should have been.

Cancellation

We will refund **your** premium in full if, for any reason, **you** feel that this insurance is not right for **you**. To receive a refund **you** need to cancel this **policy** before **your stuff** has been stored with a Host.

If **you** cancel this **policy** while **your stuff** is stored with a Host there will be no return of your premium.

We will only cancel **your** insurance for a valid reason and only by giving **you** at least 30 days' notice which will be sent by recorded post to the correspondence address shown in **your schedule**. **We** will refund **your** premium in full if **we** cancel **your** insurance.

How to make a claim

In order for **us** to deal with **your** claim please ensure that **you** fulfil the obligations set out below. Not doing so may affect a claim or could result in **your** insurance being invalid.

1. Please tell GUARDHOG as soon as possible if something has happened which may result in a claim. GUARDHOG will then take **you** through the next steps to making a claim.
2. Please do not admit responsibility or make an offer of payment without talking to **us** first.
3. If **you** have any correspondence regarding a claim please send it to **us** as soon as **you** can.
4. To help **us** settle **your** claim **we** will require **you** to prove that **your** theft or damage has happened. Please give **us** all the co-operation **we** need to investigate **your** claim, including evidence of the value of the **stuff** involved in a claim as well as any other relevant information and documents **we** may reasonably require. If **you** think a crime has been committed, **you** must also report it to the police and provide **us** with the crime reference number.
5. If **you** are being held responsible for causing an injury or damage to property, **we** may take over and deal with the defence or settlement of any claim in **your** name.
6. **We** may start recovery proceedings in **your** name. **We** ask that **you** give **us** all the assistance **we** need to do this.

Information you have given us

The information you give to us is important as we use this in setting the terms and premium for this insurance. Occasionally, we are deliberately or recklessly given false information. If this happens we will treat this insurance as if it never existed and decline all claims.

If **you** acted carelessly when giving **us your** information several things could happen:

1. If **we** provided insurance cover that **we** would not otherwise have offered, **we** will treat this insurance as if it had never existed. If this happens, **we** will give **you** back **your** premium.
2. If **we** would have insured **you** on different terms, **we** will amend this insurance retrospectively and apply these amended terms to the claim.
3. If **we** would have charged **you** more premium, **we** will proportionately reduce the amount of any claim payment.

If **we** do any of the above, **we** will write to **you** explaining why this is happening. If **you** disagree with what **we** are doing, please tell **us**. If **you** are still not satisfied, **you** may ask the Financial Ombudsman Service to review **your** case without affecting **your** legal rights.

Other things to be aware of

This **policy** is governed by English law and any disputes will be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated.

When a claim is made, **we** will only ever pay up to the relevant **amount insured**.

If a false claim is made, **we** can refuse to pay it or **we** can treat this insurance as if it never existed.

You and **we** are the only parties to this **policy**. Nothing in this **policy** is intended to give any person and right to enforce any term of this **policy** which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.

What is not covered

The following exclusions apply to the whole of **your policy**. There are more specific exclusions which are shown in the sections to which they apply.

We do not cover claims:

1. that would be covered under any other insurance if this **policy** did not exist;
2. arising out of a deliberate act by **you** or anyone acting on **your** behalf;
3. arising due to accidental loss;
4. directly or indirectly caused by any nuclear reaction, nuclear radiation or radioactive contamination;
5. due to war or civil war;
6. due to the deliberate actions of any government or public or local authority;
7. directly or indirectly caused by a computer virus or data usage.

We do not cover theft or damage while **your stuff** is in transit to or from **your Host**

Your stuff

All the general terms and definitions apply to this section. Some extra exclusions for this section are also shown below. If **you** need to make a claim, please refer to 'how to make a claim' within general terms.

What is covered

The cover

While **your stuff** is stored with a **Host we** will insure **your stuff** against theft or physical damage which happens during the **period of insurance**.

What is not covered

We do not cover:

1. loss or damage caused by storage in an unsuitable environment
2. Loss or damage caused by any gradually operating cause, wear and tear, the use of unsuitable or defective materials or parts in storing, rust, oxidation, moth, normal settlement, warping or shrinkage, mould or infestation, dryness or humidity or being exposed to light or extreme temperature including frost
3. The following stuff:
 - a. money, bullion, jewellery, deeds, bonds, securities
 - b. food or perishable goods unless securely packed so that they are protected from and do not attract vermin;
 - c. birds, fish, animals or any other living creatures;
 - d. combustible or flammable materials or liquids such as gas, paint, petrol, oil or cleaning solvents;
 - e. firearms, explosives, weapons or ammunition;
 - f. chemicals, radioactive materials, biological agents;
 - g. toxic waste, asbestos or other materials of a potentially dangerous nature;
 - h. any item which emits any fumes, smell or odour;
 - i. any illegal substances, illegal items or goods illegally obtained;
 - j. compressed gases
 - k. keys to any aircraft or other aerial device, hovercraft, watercraft or any mechanically propelled vehicles or trailers;
 - l. to any electrical or mechanical plant or equipment;
 - m. Stuff prohibited from being stored as per your platforms terms and conditions.

How we settle your claim

We will pay **you** the **amount insured** shown in **your schedule**. **Your schedule** will show **you** the maximum amount **we** will pay for each agreed claim.

Your schedule will also show **you** if **you** are required to pay the first part of each agreed claim. This amount will be shown as an excess.

We will decide whether to repair or replace **your stuff** or pay **you** the replacement cost. **We** will not deduct anything for wear and tear.

General definitions

Definitions: Words shown in **bold** type have the same meaning throughout this **policy** and are defined below. Any extra definitions are shown in the section to which they apply.

Amount insured: The most **we** will pay as shown in the **schedule**.

Art and Collections: Art, antiques and collectibles of particular value due to their age, style, artistic merit or collectability including all of which belong to **you** or for which **you** are legally responsible.

Contents: The personal property, which belongs to **you**. **We** do not include **money**, bank cards, gold or **jewellery and watches** within **contents**.

Home

The private residence of **your Host** at the address shown in **your schedule**.

Host

A private individual(s) or family with whom **you** have stored **your stuff** at their **home** for an agreed period of time and with whom **you** have a written agreement in place organised through a sharing platform.

Jewellery or watches: **Jewellery or watches** which belong to **you** or for which **you** are legally responsible.

Money: Cash, cheques, bank drafts, travel tickets, traveller's cheques, current postage stamps, savings certificates, premium bonds or other negotiable documents

Period of insurance: The time during which **your stuff** is stored with a **Host** and for which this **policy** is in force as shown in **your schedule**.

Policy: This insurance document and the **schedule**, including any endorsements.

Schedule: The document showing **your** name, **your stuff** and **your** insurance details that **we** email **you** each time **we** accept this insurance.

Stuff: The personal property shown in **your schedule** which belongs to **you**. **We** do not include **art and collections**, **money**, bank cards, or gold or **jewellery and watches** within **stuff**.

We, us, our: The insurer(s) named in the **schedule**.

You, your: The person(s) named in the **schedule** and all permanent members of that person(s) domestic household.

Important note

By accepting this **policy**, **you** agree that any data provided by **you** in this form or otherwise in connection with **your** proposal or resulting insurance may be used exclusively by Hiscox Insurance Company Limited, its group companies and/or their brokers or third party service providers (collectively referred to as "Data Recipients") in performing their obligations to **you** and providing **you** with ancillary services, ("The Purposes"). The Purposes include, but are not limited to: analysing **your** particular insurance needs; providing insurance estimate(s) or quotations(s) and / or arranging insurance cover; handling and investigating claims and assisting in the claims authorisation process; accounting; for any purpose required by law; and to evaluating the Hiscox business/market research; both during **your policy** and after it has lapsed, unless **you** indicate in the quotation process or elsewhere (by ticking the relevant box(es) as provided) or by subsequently informing **us** that **you** do not wish to receive such material from the Data Recipients. **Your** data will also be used for marketing other products and services to **you** (by post, telephone, fax, email or other available method).

We may carry out a credit check search for the purposes of assessing this insurance and any future renewal and to verify **your** identity. These enquiries will be recorded by the credit reference agency but will not affect **your** credit rating.

Hiscox, like most home insurers, passes information to the Claims and Underwriting Exchange (CUE) and **we** may search the CUE register for information about **you**. The aim is to help **us** to check information provided and prevent fraudulent claims. This means **we** can continue to offer **our** honest clients an extraordinary level of cover and service at a competitive price. When **we** deal with **your** request for insurance, **we** may search the CUE register. When **you** tell **us** about an incident which may or may not give rise to a claim, **we** will pass relevant information to the register.

For training and quality control purposes, telephone calls may be monitored or recorded.

The Data Recipients may need to give details to third parties (including but not limited to insurance carriers, third party claims adjusters/ loss adjusters, solicitors, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities) in performing the Purposes. They may also need to process sensitive personal data about **you** where this is necessary (for example, physical or mental health conditions or criminal convictions in connection with both **you** and members of **your** family or household). Where sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates, both to the disclosure of such information to the Data Recipients and to its use for the Purposes.

In the unlikely event of processing outside the European Economic Area (EEA), **you** agree to the transfer of **your** personal information to a country or territory outside the EEA (which may not provide the same protection for **you**). In the future, Hiscox Insurance Company Limited and its group companies may sell their business(es) or assets. Personal information is usually considered an asset in such transactions and **you** agree that **your** information may be sold, traded or licensed in such circumstances. Hiscox Insurance Company Limited is registered on the Data Protection register under number Z6445902 and **your** information will be treated in compliance with the Data Protection Act 1998. Please see the Information Commissioner's website at <https://ico.org.uk> for more information of the Data protection Act and the Information Commissioner. **You** have the right to apply for a copy of **your** information (for which **we** may charge a small fee) and to have any inaccuracies corrected.

It is important that **you** consider carefully whether to allow **your policy** to lapse as **you** might have difficulty in securing the same level of cover with an alternative insurer.

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