

# StoreProtect Addendum

Please take the time to read the detailed terms in the table below. In particular, We draw Your attention to **'Exclusions – what StoreProtect does not provide for'** as this includes terms where We limit or exclude Our liability to You in certain circumstances.

**Note:** "StoreProtect" means an agreement to accept a higher limit of liability for Loss or Damage to Your Property as described in this Addendum. StoreProtect is **not** a contract of insurance. We are **not** an insurance company, nor are We acting as Your agent. We are under no obligation to arrange an insurance policy in Your name. We assume the risk of liability ourselves, but We may at Our option arrange insurance ourselves which provides cover for Our liability to You in certain circumstances.

**StoreProtect may not be available in certain circumstances, and We reserve the right to decline at Our sole discretion where You have indicated that You wish to opt for StoreProtect.**

Detailed terms	
<b>StoreProtect - What do I receive?</b>	<ul style="list-style-type: none"> <li>In return for payment of the StoreProtect Charges, We agree to accept a higher limit of liability for Loss or Damage to Your Property and the limit of £100 shown in <b>Condition 7.4</b> of Our enclosed Conditions of Agreement will not apply.</li> <li>Instead, Our liability for any direct physical Loss or Damage (as defined in <b>Condition 7.3.1</b>) to Your Property following a breach of Our duty of care will be limited at a higher amount, up to a maximum of (i) the Maximum Replacement Value; or (ii) the actual value of Your Property either affected by Loss or Damage (whichever is less), taking into account any Proportional Reduction, and subject to certain exclusions (see 'Exclusions – what StoreProtect does not provide for').</li> <li>Our liability will commence from the time Your Property is placed by You into Your storage Unit(s) and ceases immediately upon removal of Your Property from Your storage Unit(s).</li> <li>If You opt for StoreProtect, You are no longer obligated to arrange insurance for Your Property (per Contition 7.2 of Our Conditions of Agreement).</li> <li>Our liability to You under StoreProtect for Loss or Damage to Your Property is to be assessed as a sum equivalent to the cost of (a) repair or cleaning or (b) the Replacement Value or (c) compensation, whichever is the smaller sum, at Our option. We accept no liability for depreciation following repair.</li> </ul>
<b>Your Responsibility</b>	<p><b>To opt for StoreProtect, it is Your responsibility to:</b></p> <ul style="list-style-type: none"> <li>provide a Maximum Replacement Value on the Customer Declaration;</li> <li>Sign the appropriate box on the Customer Declaration to confirm Your wish to opt for StoreProtect;</li> <li>pay us the additional charges set out for StoreProtect ("StoreProtect Charges")</li> </ul> <p><b>You must also</b></p> <ul style="list-style-type: none"> <li>Ensure that the Maximum Replacement Value is accurate at all times for the duration of this Agreement</li> </ul>
<b>Our Maximum Liability</b>	We will have no liability under any circumstances for Loss or Damage to Your Property over and above the Maximum Replacement Value, or the actual value of Your Property either lost or damaged if this is less than the Maximum Replacement Value.
<b>Proportional Reduction</b>	<p>If the Maximum Replacement Value You provide is less than the actual total Replacement Value of all of Your Property stored in your Unit at the time of Loss or Damage, then Our liability will be reduced to reflect the proportion that Your Maximum Replacement Value bears to the actual total Replacement Value ("<b>Proportional Reduction</b>").</p> <ul style="list-style-type: none"> <li><i>(For example: if the total replacement value of Your Property is £10,000, but You have declared a Maximum Replacement Value of £5,000, Our liability will be reduced by 50%. So, if £3,000 worth of Your Property is lost or damaged, Our liability would be £1,500.)</i></li> </ul>
<b>General Exclusions and Limitations</b>	<ul style="list-style-type: none"> <li>We exclude and limit certain types of Loss or Damage, as set out in <b>Condition 7</b> of Our Conditions of Agreement. Please read these exclusions and limitations carefully – they apply whether or not You opt for StoreProtect.</li> <li>There may be circumstances where Excluded Items (<b>Condition 6.3</b> of Our Conditions of Agreement) are stored in Your Unit(s) without Our knowledge. Where You store Excluded Items in breach of this Agreement, You agree that You will bear the risk of any Loss or Damage to such Excluded Items (<b>Condition 7.9</b> of Our Conditions of Agreement).</li> <li>For the avoidance of doubt, Our duty of care in relation to the Goods shall be as set out in <b>Condition 7.3.2</b>.</li> <li>We will not be liable for any Loss or Damage to Your Property unless You notify Us in accordance with <b>Condition 10</b> of Our Conditions of Agreement.</li> </ul>

<p><b>Exclusions – what StoreProtect does not provide for</b></p>	<p><b>StoreProtect cannot be accepted for:</b></p> <ul style="list-style-type: none"> <li>any motorcar, motorbike, boat, caravan, motorhome or any other motorised vehicle (“<b>Vehicles</b>”) stored outside of a Unit;</li> <li>Any food or perishable Goods; or</li> <li>Any Delivery and Collection Goods.</li> </ul> <p>Our liability is limited in accordance with <b>Condition 7.4</b> and the requirement for You to insure Your Property in <b>Condition 7.2</b> remains valid whether or not You opt for StoreProtect for other stored Property.</p> <p><b>Our liability for Loss or Damage to the following Goods is restricted. Goods worth in excess of the amounts stated below should not be stored without Our express permission in writing:</b></p> <ul style="list-style-type: none"> <li>Jewellery, watches, precious stones, precious metals, and stamps of all kinds exceeding £1,000 combined total;</li> <li>Furs, fine art, perfumery, tobacco, cigars, cigarettes, beers, wines, spirits and the like exceeding £15,000 combined total; and</li> <li>Electronic Items exceeding £25,000 combined total. “Electronic Items” is defined as all items of consumer and commercial electrical appliances and instruments, including but not limited to televisions, computers, laptops, computers, tablets, mobile phones, cameras, hi-fi’s, stereos and the like. Heavy electrical items such as switchgear, turbines, generators and the like shall not be deemed to be electronics.</li> </ul>
<p><b>Why We restrict Our liability</b></p>	<p>It is not always clear how Loss or Damage was caused, so We must limit or exclude Our liability for Loss or Damage to Your Property in certain circumstances. We also cannot accept liability for Loss or Damage which could not have been reasonably avoided. Please be reminded that StoreProtect is not a contract of insurance and You have the option to arrange Your own insurance separately.</p>
<p><b>Our Agreement</b></p>	<p>Our standard Conditions of Agreement also apply in full to this Agreement, save that, if You opt for StoreProtect: (a) We agree to accept a higher limit of liability as described above (so, the limit in <b>Condition 7.4</b> is replaced by the Maximum Replacement Value (taking into account any Proportional Reduction)); and (b) the requirement to insure Your Property in <b>Condition 7.2</b> of Our Conditions of Agreement.</p>
<p><b>Additional Claim Requirements</b></p>	<p>Once you have submitted a claim form, the following information may be required:</p> <ul style="list-style-type: none"> <li>Estimates for cleaning, repairs or replacement;</li> <li>As many details as possible about the affected Goods, including photographs of any areas of damage and also any damaged Goods in their entirety;</li> <li>Photographs showing all of Your Property in Your storage Unit, including those which are undamaged (i.e. the entire Unit before the removal of any Goods).</li> <li>For any damaged electrical items, You must also photograph any manufacturer labels showing the make/model of the item.</li> <li>Where You believe that Your Property has been stolen, You must take photographs of the door, walls or padlock to evidence forced access to Your Unit. You must also notify the Police immediately and obtain a Crime Reference Number.</li> <li>Where You believe that Your Property has been damaged by an ingress of water, You must photograph the alleged source of the ingress.</li> <li>Where Your Property can be professionally repaired, You are required to provide estimates before the work is carried out.</li> <li>For any Goods lost/stolen or damaged beyond repair, You must provide proof of ownership (including receipts), where possible, details of any make/model and evidence to show replacement value.</li> <li>Our insurers may request for damaged Goods to be cleaned, where possible, including dry cleaning or home laundry before any claim settlement will be considered. Reasonable cleaning costs may be considered as part of the claim settlement.</li> </ul>

## Where Your Property is Lost or Damaged

### Notification Condition

If You discover Loss or Damage to Your Property, You must fully comply with the requirements set out under **Condition 10** of Our Conditions of Agreement.

### Additional Claim Requirements

Once you have submitted a claim form, the following information may be required:

- Estimates for cleaning, repairs or replacement;
- As many details as possible about the affected Goods, including photographs of any areas of damage and also any damaged Goods in their entirety;
- Photographs showing all of Your Property in Your storage Unit, including those which are undamaged (i.e. the entire Unit before the removal of any Goods).
- For any damaged electrical items, You must also photograph any manufacturer labels showing the make/model of the item.
- Where You believe that Your Property has been stolen, You must take photographs of the door, walls or padlock to evidence forced access to Your Unit. You must also notify the Police immediately and obtain a Crime Reference Number.
- Where You believe that Your Property has been damaged by an ingress of water, You must photograph the alleged source of the ingress.
- Where Your Property can be professionally repaired, You are required to provide estimates before the work is carried out.
- For any Goods lost/stolen or damaged beyond repair, You must provide proof of ownership (including receipts), where possible, details of any make/model and evidence to show replacement value.
- Our insurers may request for damaged Goods to be cleaned, where possible, including dry cleaning or home laundry before any claim settlement will be considered. Reasonable cleaning costs may be considered as part of the claim settlement.