

# TERMS AND CONDITIONS of CONTRACT

## Introduction

These conditions explain the rights, obligations, and responsibilities of all parties to this Agreement. Where we use the word 'you' or 'your' it means the Customer: 'we', 'us' or 'our' means the Remover. These terms and conditions can be varied or amended subject to prior written agreement. Your attention is drawn to Clauses 8, 9, 10, and 11 which limit our liability and you should therefore consider specialist insurance to cover your goods or premises. We are able to provide such insurance on your behalf under our master policy. Insurance will form a separate Agreement to these Terms and Conditions.

## 1 Our Quotation

- 1.1 Our quotation, unless otherwise stated, does not include insurance, customs duties and inspections or any other fees or taxes payable to government bodies.
- 1.2 We may change the price or make additional charges if circumstances are found to apply which have not been taken into account when preparing our quotation and confirmed by us in writing. These include:
  - 1.2.1 You do not accept our quotation in writing within 28 days, or the work is not carried out or completed within three months.
  - 1.2.2 Our costs change because of currency fluctuations or changes in taxation or freight charges beyond our control.
  - 1.2.3 The work is carried out on a Saturday, Sunday, or Public Holiday or outside normal hours (08.00-18.00hrs) at your request.
  - 1.2.4 We have to collect or deliver goods at your request above the ground floor and first upper floor.
  - 1.2.5 If you collect some or all of the goods from our warehouse, we are entitled to make a charge for handing them over.
  - 1.2.6 We supply any additional services, including moving or storing extra goods (these conditions apply to such work).
  - 1.2.7 The stairs, lifts or doorways are inadequate for free movement of the goods without mechanical equipment or structural alteration, or the approach, road or drive is unsuitable for our vehicles and/or containers to load and/or unload within 20 metres of the doorway.
  - 1.2.8 We have to pay parking or other fees or charges in order to carry out services on your behalf.
  - 1.2.9 There are delays or events outside our reasonable control which increase or extend the resources or time allowed to complete the agreed work.
  - 1.2.10 We agree in writing to increase our limit of liability set out in Clause 8.1.
- 1.3 In any such circumstances, adjusted charges may apply and become payable.

## 2 Work not included in the quotation

- 2.1 Unless agreed by us in writing, we will not:
  - 2.1.1 Dismantle or assemble unit or system furniture (flat-pack), fittings or fittings.
  - 2.1.2 Disconnect, re-connect, dismantle or re-assemble appliances, fixtures, fittings or equipment.
  - 2.1.3 Take up or lay fitted floor coverings.
  - 2.1.4 Move items from a loft, unless properly lit and floored and safe access is provided.
  - 2.1.5 Move or store any items excluded under Clause 4.
- 2.2 Our staff are not authorized or qualified to carry out such work. We recommend that a properly qualified person is separately employed by you to carry out these services.

## 3 Your responsibility

- 3.1 It will be your sole responsibility to:
  - 3.1.1 Declare to us, in writing, the value of the goods being removed and/or stored. If it is subsequently established that the value of the goods removed or stored is greater than the actual value you declare, you agree that our liability under clause 8.1 and 8.2 will be reduced to reflect the proportion that your declared value bears to their actual value.
  - 3.1.2 Arrange adequate insurance cover for the goods submitted for removal transit and/or storage, against all insurable risks as our liability is limited under clauses 8.1 and 8.2.**
  - 3.1.3 Obtain at your own expense, all documents, permits, permissions, licences, customs documents necessary for the removal to be completed.
  - 3.1.4 Be present or represented during the collection and delivery of the removal.
  - 3.1.5 Ensure authorized signature on agreed inventories, receipts, waybills, job sheets or other relevant documents by way of confirmation of collection or delivery of goods.
  - 3.1.6 Take all reasonable steps to ensure that nothing that should be removed is left behind and nothing is taken away in error.
  - 3.1.7 Arrange proper protection for goods left in unoccupied or unattended premises, or where other people such as (but not limited to) tenants or workmen are, or will be present.
  - 3.1.8 Prepare adequately and stabilize all appliances or electronic equipment prior to their removal.
  - 3.1.9 Empty, properly defrost and clean refrigerators and deep freezers. We are not responsible for the contents.
  - 3.1.10 Provide us with a contact address for correspondence during removal transit and/or storage of goods.
- 3.2 Other than by reason of our negligence or breach of contract, we will not be liable for any loss or damage, costs or additional charges that may arise from failure to discharge these responsibilities.

## 4. Goods not to be submitted for removal or storage

- 4.1 Unless previously agreed in writing by a director or other authorized company representative, the following items must not be submitted for removal or storage and will under no circumstances be moved or stored by us. The items listed under (4.1.1) below may present risks to health and safety and of fire. Items listed under (4.1.2) to (4.1.6) below carry other risks and you should make your own arrangements for their transport and storage.

- 4.1.1 Prohibited or stolen goods, drugs, pornographic material, potentially dangerous, damaging or explosive items, including gas bottles, aerosols, paints, firearms and ammunition.
  - 4.1.2 Jewellery, watches, trinkets, precious stones or metals, money, deeds, securities, stamps, coins, or goods or collections of any similar kind.
  - 4.1.3 Plants or goods likely to encourage vermin or other pests or to cause infestation or contamination.
  - 4.1.4 Perishable items and/or those requiring a controlled environment.
  - 4.1.5 Any animals, birds or fish.
  - 4.1.6 Goods which require special licence or government permission for export or import.
- 4.2 If we do agree to remove such goods, we will not accept liability for loss or damage unless we are negligent or in breach of contract, in which case all these conditions will apply. If you submit such goods without our knowledge we will make them available for your collection and if you do not collect them within a reasonable time we will apply for an appropriate court order to dispose of any such goods found in the consignment without notice. You will furthermore pay to us any charges, expenses, damages, legal costs or penalties incurred by us.

## 5. Ownership of the goods

- 5.1 By entering into this Agreement, you guarantee that:
  - 5.1.1 The goods to be removed and/or stored are your own property, or
  - 5.1.2 The person(s) who own or have an interest in them have given you authority to make this contract and have been made aware of these conditions.
  - 5.1.3 You will pay us for any claim for damages and/or costs brought against us if either warranty (5.1.1) or (5.1.2) is not true.

## 6. Charges if you postpone or cancel the removal

- 6.1 If you postpone or cancel this Agreement, we will charge you according to how much notice is given. "Working days" refer to the normal working week of Monday to Friday and excludes weekends and Public Holidays.
  - 6.1.1 More than 10 working days before the removal was due to start: No charge.
  - 6.1.2 Between 5 and 10 working days inclusive before the removal was due to start: not more than 30% of the removal charge.
  - 6.1.3 Less than 5 working days before the removal was due to start: not more than 60% of the removal charge.

## 7. Payment

- 7.1 Unless otherwise agreed by us in writing:
  - 7.1.1 Payment is required by cleared funds in advance of the removal or storage period.
  - 7.1.2 You may not withhold any part of the agreed price.
  - 7.1.3 In respect of all sums which are overdue to us, we will charge interest on a daily basis calculated at 4% per annum above the prevailing base rate for the time being of the Bank of England.

## 8. Our liability for loss or damage

- 8.1 Our liability for loss or damage is limited, as set out in clause 8.1.1 below. Alternatively, you may request us to increase our liability, as set out in clause 8.1.2 below:
  - 8.1.1 In the event of our negligence or breach of contract resulting in loss of or damage to your goods, we will pay a sum equivalent to the cost of their repair or replacement whichever is the smaller sum up to a maximum of £40 for any one item (see below), or
  - 8.1.2 Prior to the commencement of work and subject to our having received your itemized valued inventory (see 3(3.1.1)) we may agree to increase our liability, for an additional charge. We will not unreasonably withhold consent to such a request. This is not insurance cover and you are strongly advised to accept the insurance offered in our quotation, or if arranging insurance cover yourself, you are advised to show this contract to your insurance company.
- 8.2 For goods destined to, or received from a place outside the United Kingdom
  - 8.2.1 We will accept liability for loss or damage
    - (a) arising from our negligence or breach of contract whilst the goods are in our physical possession, or
    - (b) whilst the goods are in the possession of others if the loss or damage is established to have been caused by our failure to pack the goods to a reasonable standard where we have been contracted to pack the goods that are subject to the claim.In either circumstance clause 8.1.1 and 8.1.2 above will apply.
  - 8.2.2 Where we engage an international transport operator, shipping company or airline to convey your goods to the place, port or airport of destination, we do so on your behalf and subject to the terms and conditions set out by that carrier.
  - 8.2.3 If the carrying vessel/conveyance, should for reasons beyond the carrier's control, fail to deliver the goods, or route them to a place other than the original destination, you have limited recourse against the carrier, and may be liable for General Average contribution (e.g. the costs incurred to preserve the vessel/conveyance and cargo) and salvage charges, or the additional cost of onward transmission to the place, port or airport of destination. These are insurable risks and it is your responsibility to arrange adequate marine/transit insurance cover.

8.2.4 We do not accept liability for goods confiscated, seized, removed or damaged by Customs Authorities or other Government Agencies unless we have been negligent or in breach of contract.

8.3 For the purposes of this Agreement an item is defined as:

8.3.1 The entire contents of a box, parcel, package, carton, or similar container; and

8.3.2 Any other object or thing that is moved, handled or stored by us.

#### 9. Damage to premises or property other than goods

9.1 Because third party contractors are frequently present at the time of collection or delivery our liability for loss or damage is limited as follows:

9.1.1 If we cause loss or damage to premises or property other than goods for removal as a result of our negligence or breach of contract, our liability shall be limited to making good the damaged area only.

9.1.2 If we cause damage as a result of moving goods under your express instruction, against our advice, and where to move the goods in the manner instructed is likely to cause damage, we shall not be liable.

9.1.3 If we are responsible for causing damage to your premises or to property other than goods submitted for removal and/or storage, you must note this on the worksheet or delivery receipt as soon as practically possible or within a reasonable time. This is fundamental to the Agreement.

#### 10. Exclusions of liability

10.1 Other than as a result of our negligence or breach of contract we will not be liable for any loss, damage or failure to produce the goods if caused by any of the following circumstances

10.1.1 By fire howsoever caused

10.1.2 By war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, terrorism, rebellion and/or military coup, Act of God, third party industrial action or other such events outside our reasonable control.

10.1.3 By normal wear and tear, natural or gradual deterioration, leakage or evaporation or from perishable or unstable goods. This includes goods left within furniture or appliances.

10.1.4 By moth or vermin or similar infestation.

10.1.5 By cleaning, repairing or restoring unless we arranged for the work to be carried out.

10.1.6 By change to atmospheric or climatic conditions.

OR

10.1.7 For any goods in wardrobes, drawers or appliances, or in a package, bundle, carton, case or other container not both packed and unpacked by us.

10.1.8 For electrical or mechanical derangement to any appliance, instrument, clock, computer or other equipment unless there is evidence of related external damage.

10.1.9 For any goods which have a pre-existing defect or are inherently defective.

10.1.10 For animals and their cages or tanks including pets, birds or fish.

10.1.11 For plants

10.1.12 For perishable items and/or those requiring a controlled environment.

10.1.13 For items referred to in Clause 4.

10.1.14 For damages or costs resulting indirectly from, or as a consequence of, loss, damage, or failure to produce the goods including but not limited to loss of use or amenity.

10.2 No employee of ours shall be separately liable to you for any loss, damage, mis-delivery, errors or omissions under the terms of this Agreement.

10.3 Our liability will cease upon handing over goods from our warehouse (see Clause 11.2 below).

#### 11. Time limit for claims

11.1 For goods which we deliver, you must notify us in writing of any visible loss, damage or failure to produce any goods at the time of delivery.

11.2 If you or your agent collect the goods, you must notify us in writing of any loss or damage at the time the goods are handed to you or your agent.

**11.3 Notwithstanding clauses 8, 9 and 10 we will not be liable for any loss of or damage to the goods unless a claim is notified to us, or to our agent or the company carrying out the collection or delivery of the goods on our behalf, in writing as soon as such loss or damage is discovered (or with reasonable diligence ought to have been discovered) and in any event within seven (7) days of delivery of the goods by us.**

**11.4 The time limit for notifying us of your claim may be extended upon receipt of your written request provided such request is received within seven (7) days of delivery. Consent to such a request will not be unreasonably withheld.**

#### 12. Delays in transit

12.1 Other than by reason of our negligence or breach of contract, we will not be liable for delays in transit.

12.2 If through no fault of ours we are unable to deliver your goods, we will take them into store. The Agreement will then be fulfilled and any additional service(s), including storage and delivery, will be at your expense.

#### 13. Our Right to Hold the Goods (lien)

We shall have a right to withhold and/or ultimately dispose of some or all of the goods until you have paid all our charges and any other payments due under this or any other Agreement. (See also Clause 22). These include any charges that we have paid out on your behalf. While we hold the goods you will be liable to pay all storage charges and other costs incurred by our withholding your goods and these terms and conditions shall continue to apply.

#### 14. Disputes

If there is a dispute arising from this agreement which cannot be resolved, subject to the agreement of both parties, either you or we may refer the dispute to an arbitrator

appointed by the Chartered Institute of Arbitrators. The cost of any such arbitration will be at the discretion of the arbitrator. This does not prejudice your right to commence court proceedings.

#### 15. Our right to sub-contract the work

15.1 We reserve the right to sub-contract some or all of the work.

15.2 If we sub-contract, then these conditions will still apply.

#### 16. Route and method

16.1 We have the right to choose the method and route by which to carry out the work.

16.2 Unless it has been specifically agreed otherwise in writing in our Quotation, other space/volume/capacity on our vehicles and/or the container may be utilized for consignments of other customers.

#### 17. Advice and information for International Removals

We will use our reasonable endeavours to provide you with up to date information to assist you with the import/export of your goods. Information on such matters as national or regional laws and regulations which are subject to change and interpretation at any time is provided in good faith and is based upon existing known circumstances. It is your responsibility to seek appropriate advice to verify the accuracy of any information provided.

#### 18. Applicable law

This contract is subject to the law of the country in which the office of the company issuing this contract is situated.

#### 19. Your forwarding address

19.1 If you send goods to be stored, you must provide an address for correspondence and notify us if it changes. All correspondence and notices will be considered to have been received by you seven days after sending it to your last address recorded by us.

19.2 If you do not provide an address or respond to our correspondence or notices, we may publish such notices in a public newspaper in the area to or from which the goods were removed. Such notice will be considered to have been received by you seven days after the publication date of the newspaper.

Note: If we are unable to contact you, we will charge you any costs incurred in establishing your whereabouts.

#### 20. List of goods (inventory) or receipt

Where we produce a list of your goods (inventory) or a receipt and send it to you, it will be accepted as accurate unless you write to us within 10 days of the date of our sending, or a reasonable period agreed between us, notifying us of any errors or omissions.

#### 21. Revision of storage charges

We review our storage charges periodically. You will be given 3 months notice in writing of any increases.

#### 22. Our right to Sell or dispose of the Goods

If payment of our charges relating to your goods is in arrears, and on giving you three months' notice, we are entitled to require you to remove your goods from our custody and pay all money due to us. If you fail to pay all outstanding amounts due to us, we may sell or dispose of some or all of the goods without further notice. The cost of the sale or disposal will be charged to you. The net proceeds will be credited to your account and any eventual surplus will be paid to you without interest. If the full amount due is not received, we may seek to recover the balance from you.

#### 23. Termination

If payments are up to date, we will not end this contract except by giving you three months notice in writing. If you wish to terminate your storage contract, you must give us at least 10 working days' notice (working days are defined in Clause 6 above). If we can release the goods earlier, we will do so, provided that your account is paid up to date. Charges for storage are payable to the date when the notice should have taken effect.

# Summary of Cover – Removers & General – Customer Insurance Protection

**Insurer:** Lonham Group Ltd on behalf of Chaucer Insurance Company DAC UK Branch  
Registered in the UK and operating from offices at:  
The Captain's House, 81 Grimwade Street, Ipswich, Suffolk, IP4 1LN  
Lonham Group Ltd is regulated by the Financial Conduct Authority. Reference number: 311474

## Overview

The Removers' and General Insurance Policy is an insurance policy for Removers to cover customers' property against loss or damage whilst being moved and/or stored. This Summary of Cover is for your guidance and explains both the principles of the cover and the terms and conditions of the insurance. If you fulfil the obligations noted herein you will become the beneficiary of Remover's policy, subject to all terms and conditions noted below. In this document, "we", "us" and "our" means the Insurer. "You" and "your" means the beneficiary of this cover. **Your Remover is not able to provide any advice regarding the suitability of this cover and cannot provide any additional information other than what is contained within this document.**

## What is covered?

- ✓ Loss, destruction or damage to your property other than items and causes specifically excluded or restricted as stated within this Summary of Cover.
- ✓ The settlement of any claim shall be by replacement, repair and/or compensation at Insurers' option. Insurers will take into consideration the age, quality, degree of use and consequent market value of the items when calculating settlement.
- ✓ Cover is restricted to the reasonable cost of repair and no claim will attach for depreciation consequent upon such repair.
- ✓ In respect of documents, the basis of claims settlement shall be limited to the physical cost of replacing the documents and/or cost of reprinting, re-issue and/or reconstitution but excluding the value of the information contained thereon.

## Are there any restrictions on cover?

- ! You shall not be entitled to the first **£50.00** of any claim (the Excess).
- ! **Average:** If the value declared by you is less than the total indemnity value of your property at the time of loss, then you will only be entitled to claim that proportion of the loss which the value declared bears to the total Indemnity value of your property.
- ! **Non Contribution:** If at the time of loss there is other insurance in force this cover shall only respond to the extent that losses are not recoverable under the other insurance.
- ! **Insurers' Rights:** Subject to payment of the actual value of a damaged item by Insurers, they may at their discretion take over ownership of the property. No property may be abandoned to Insurers.
- ! **Owner Packed Exclusion:** Excluding Breakage, scratching, denting, chipping, staining and tearing of owner packed effects including trunks, suitcases and the like is excluded unless reasonably attributable to physical damage as a result of collision or overturning of road vehicle or other conveyance. Claims for missing items are excluded, unless a valued list of contents of each box or carton is supplied by you to the Remover prior to the commencement of the transit and the list is approved by Insurers.

## Where am I covered?

- Cover is in force while property is in the custody and control of the Remover for transit and/or storage, subject to you declaring the value of your effects to the Remover.
- Law & Jurisdiction:  
English Law and the exclusive jurisdiction of the High Court of Justice, England will apply.

## What are my obligations?

- To benefit from this cover you are required to accept the appropriate option shown on the Remover's estimate or quotation form and check that you have inserted a correct valuation for your property.
- You must declare the value of your property at its current used value taking into account condition and age. The cover provided is not on a 'new for old' basis.
- It is essential that you do not under value your property as the settlement of any claim may be reduced (see Average Clause above). Please do not ask your Remover for guidance about your valuation. The responsibility for declaring the correct value is yours.

## What is not covered?

- × **Excluded Property**  
Jewellery, Watches, Precious Stones, Precious Metals, Money, Coins, Bullion, Deeds, Bonds, Securities and Stamps of all kinds; Livestock, Pets; Furs, Perfumery, Tobacco products, Wines, Spirits and the like; Mobile Phones; Weapons, Arms, Ammunition or Explosives and/or parts, associated accessories, materials or ingredients of all kinds; Loss of data records other than the cost of blank data carrying materials.
- × Accidental damage or theft where collection and/or delivery into storage is not handled by the Remover.
- × Loss or damage caused by wear, tear, rust, gradual deterioration, inherent vice and latent defect.
- × Loss, damage or expense attributable to your wilful misconduct.
- × Loss or damage caused by mildew, mould, extremes of temperature or other atmospheric conditions.
- × Loss or damage caused by moth, insect and vermin unless from an external cause.
- × Loss or damage caused by ordinary leakage, ordinary loss in weight or volume, evaporation or nature of the property removed and/or stored.
- × Loss or damage caused by leakage of liquid from any receptacle or container unless packed by the Remover.
- × Mechanical or electrical damage or derangement of any mechanical or electrical goods unless reasonably attributable to physical damage to such items from an external cause, or following fire, flood, collision or overturning of road vehicle or other conveyance.
- × Loss of structural integrity of furniture constructed of particle board resulting from crumbling of the board.
- × Consequential loss, loss of market or delay of any kind or description.
- × Damage resulting from goods being moved under your instructions against the Removers advice.
- × Loss or damage from or liability or expense directly or indirectly caused by or contributed to, by, or arising from Radioactive Contamination, Biological, Bio-Chemical and Electromagnetic Weapons.
- × Loss or destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- × Loss, damage, expense or liability of whatever nature arising out of or in any way connected with Cyber Attack whether directly or indirectly.
- × Loss or damage directly or indirectly occasioned by happening through or in consequence of war, invasion, acts of foreign enemy hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority. Loss or damage in respect of goods in storage caused by or resulting from Acts of Terrorism or any person(s) acting from a political motive.
- × **In respect of Motor Vehicles and Boats:**
  - × Scratching, bruising, denting, marring and subsequent cost of repainting, rust, oxidation and discolouration unless a condition report is completed prior to the move; Risks whilst under own power except whilst loading to/from the shipping container or carrying conveyance.
  - × Theft of accessories, personal effects and tool kits but including loss of accessories if factory fitted.
  - × **Pairs & Sets Clause:** Where any items are part of a pair or set, Insurers will only pay the indemnity value for the actual parts which are lost or damaged. No payment will be made for articles that are not lost or damaged.

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Lonham Group Ltd is regulated by the Financial Conduct Authority. Reference number: 311474

### When and how do I pay?

- You must pay all charges due to your Remover in full before you can benefit from this cover. Please be aware that any insurance related charges are fees to cover the cost of administering this protection for you.

### When does the cover start and end?

- **Removal / transit:** This cover is only to pay for loss or damage that occurred during the period of cover provided by the identified insurers. Where the cause of loss and/or occurrence date cannot be identified, this cover is only to pay for loss or damage where the removal/transit commenced during the period of cover provided by the identified insurers.
- **Storage:** This cover is only to pay for loss or damage discovered during the period of cover provided by the identified insurers.
- Cover will commence from time the property is professionally packed and/or uplifted from the residence of the Customer continues until the property is professionally delivered to the final destination, in accordance with the terms of the contract between the Remover and the Customer. If the goods are professionally unpacked, cover is extended to include the period of professional unpacking, provided this takes place within seven (7) days of delivery.
- Cover is provided during loading and unloading of your motor vehicle(s) to and from the Removers' shipping container or carrying conveyance whilst being driven under their own power.

### How do I cancel the cover?

- You may cancel the contract by giving notice to the Remover prior to any packing of goods and/or commencement of the move. You may not cancel cover after packing and/or move has commenced unless goods are placed into storage for more than one month in which case notice of cancellation must be issued to the Remover prior to removal from storage.

### What if I have a claim?

- **You must report any loss or damage to your Remover as soon as possible and no later than seven (7) days after taking delivery or the scheduled delivery date.** You will be issued with a claim form to complete and return to the Remover, who will send it to the Insurers and/or their claims settling agent.
- If no response is received within a reasonable time, please contact the Insurers' claims settling agent directly:
  - RCS,  
Swan House, Swan Centre,  
Leatherhead, Surrey,  
KT22 8AH, United Kingdom  
Tel: +44 (0) 1372 385970  
Email: [info@removalclaims.co.uk](mailto:info@removalclaims.co.uk)
- The above notification period is important both for you and Insurers. **Where a claim is notified late, it may prejudice yours and/or Insurers position and affect how the claim is considered.**
- Your claim will be dealt with as quickly as possible. To enable claims to be dealt with promptly you should:
  - ✓ Only claim for items that are lost or damaged and covered by the policy,
  - ✓ Provide all available supporting documents without delay,
  - ✓ Submit repair estimates, evidence of original/replacement purchase price and, photographs of any damage with your claim form.
- **If any claim is found to be fraudulent in any respect, this cover shall become void and all claims shall be forfeited.**

### Complaints Notice

- Both Insurers and their claims settling agent, RCS, make every effort to provide a good service to customers whom are entitled to claim from this cover. If on any occasion service falls below the standard you would expect, we would like the opportunity to offer additional support to put things right. If you have any cause for complaint you should, in the first instance contact RCS at the address above.
- If no satisfaction is obtained, complaints should be referred to:
  - The Complaints Officer, Lonham Group Ltd,  
The Captain's House, 81 Grimwade Street,  
Ipswich, Suffolk, IP4 1LN, UK  
Tel: +44 (0) 1473 216116, Fax: +44 (0) 1473 230063,  
Email: [lonham@lonham.co.uk](mailto:lonham@lonham.co.uk), or,
  - Chaucer Insurance Company DAC – Complaints,  
38 & 39 Baggot Street Lower,  
Dublin 2, D02 T938, Ireland.  
Tel: +353 1567 5580.  
Email: [complianceenquiries@chaucerplc.com](mailto:complianceenquiries@chaucerplc.com).  
CHAUCER INSURANCE COMPANY DAC is regulated by the Central Bank of Ireland
- In the event you wish to pursue matters further you may be able to refer the matter to the Financial Ombudsman Service. Further details will be provided at the appropriate time.