

Essential information for insuring your move

Stephens

incorporating

Bishop's Move & Bramwells



INSURANCE INFORMATION

We have an enviable record when it comes to looking after our clients and their possessions but after 50 years of removals we are realistic enough to know that accidents can happen. We also know that many of our customers believe that their home contents policy covers their effects during their household move. The truth is that this is often not the case.

With our Insurance Package you can have complete peace of mind, knowing that should anything go wrong during the move, your effects are fully covered by a comprehensive policy on which you can claim.

The vast majority of removal companies do not offer to insure your possessions, instead they insure their 'liability' for damage to your goods. This kind of insurance covers the remover and not the customer. If something does go wrong, the customer may have to pursue a potentially costly and time intensive legal action against their removers in order to be compensated.

Additionally, if you are unhappy with any claims settlement or any denial of liability by the remover and their insurers, you have no independent ombudsman to review your complaint and agree an outcome.

In order to make the whole subject of insurance totally clear and hassle free, we have made insurance a requirement of moving with Stephens.

If you are already insured elsewhere for the move and can provide evidence of your insurance (via a policy wording, an endorsement or a note from your insurers/brokers) then we are of course very happy to accept this as evidence of your own insurance arrangements for the move.

The insurance provided by Stephens is underwritten by a specialist insurer and is designed for the specific purpose of insuring your move from start to finish. The cover is short term, inexpensive and does not affect the claims record on your household insurance should a claim need to be made. Our Insurance Package has an excess of £50 per claim.

INSURANCE COMPARISON

	STEPHENS INSURANCE	TYPICAL HOUSE INSURANCE	LIABILITY ONLY COVER
New for old replacement	✓	✓	✗
Independent ombudsman in case of dispute	✓	✓	✗
No risk to future premium	✓	✗	N/A
Swift claim process	✓	✗	✗

CONTACT

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