

Insurance

Freight is carried under RHA Conditions of Carriage for the part of the journey within the UK and under CMR Conditions whilst in transit in Europe. Under those conditions our maximum liability to you is £1.30 per kilo and our standard insurance covers this liability.

- We do not cover for household goods or house moves with any levels of cover. If you send pallets with household goods, this will be sent at your own risk.

If you wish to extend those liability limits you can pay for additional liability insurance as follows:

ADDITIONAL INSURANCE

For an extra payment of £2.50, the goods are insured at a rate of £5.00 per kg against our liability to you under our terms and conditions of carriage.

EXTENDED INSURANCE

For an extra payment of £55.00, we can arrange for goods to be insured against our liability to you under our terms and conditions of carriage up to a value of £25,000. There are however, certain criteria that must be adhered to:

- The goods cannot overhang the pallet in any way. The goods must be placed within the confines of the pallet and must be wrapped and safely secured by the customer. Ideally the goods should be banded to the pallet. We cannot offer the pallet and wrap service in conjunction with the extended insurance option.
- Extended Insurance cannot be offered on over-sized pallets due to the above restriction on goods over hanging the edges of the pallet.

- Unfortunately we are unable to offer extended insurance on Aga or Range cookers and computers, TV's and other electronic goods.
- Extended insurance is only available on collections from business addresses (non-residential) only and has to be requested by ourselves to the insurance company. They may request a photograph of the pallet to ensure it complies with the conditions of the insurance. They will then review the request and we will inform you of their decision.
- The goods can be collected on an economy collection but must be delivered as a next day delivery in the UK and premium in Europe.
- Goods must be on a UK Standard pallet with a 4-way access (100cm x 120cm)

For goods valued at more than £25,000 please contact us directly for a quote.

Note that all the above are liability insurance only to cover for our liability to you as set out in our [terms and conditions of carriage](#). If you require all-risks or comprehensive insurance you must arrange suitable insurance directly yourself with your own insurers.

Online Simplicity is part of a distribution network. This means from point of collection to point of delivery, the goods may be handled a minimum of six times either by fork truck or pump truck, which is why it is essential the goods are packed correctly. Please see our section on packing requirements. Please note that in the unlikely event of the goods being damaged, if the packaging requirements are not adhered to, the insurance could be invalidated.

When your goods are delivered, the person responsible for accepting and signing for the goods should make a brief examination of the outer packaging and if necessary unpack the consignment and check it fully. If any damage is suspected or apparent, the delivery note should be marked accordingly. The word "unchecked" will not be accepted as a clausured delivery. Insurance companies will not consider a claim for damages or loss when a

clean or clear proof of delivery is produced. Any discrepancies at the delivery point must be reported in writing within 3 days from date of delivery.

In the unlikely event of loss or damage, we must be notified in writing at Online Simplicity within 3 days of delivery in the case of damage to the consignment and within 10 days of dispatch in the event of loss. Failure to notify us within these times may result in insurance cover being reduced or refused.