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**UAE: 800 292**  
**Bahrain: 8000 1060**  
**Oman: 800 70 292**  
**Qatar: 800 29 21**  
[www.gig-gulf.com](http://www.gig-gulf.com)

**Gulf Insurance Group (Gulf) B.S.C. (c)**

UAE: Registered in the Insurance Companies Register - Certificate no. (69) dated 22/01/2002. Subject to the provisions of Federal Law no. (6) of 2007 concerning the establishment of Insurance Authority and Organisation of its work.

Bahrain: A company incorporated in the Kingdom of Bahrain (CR 22373) with an authorised and paid up capital of BD 15,000,000 and regulated by the Central Bank of Bahrain as a Bahraini insurance licensee.

Oman: A foreign branch of Gulf Insurance Group (Gulf) B.S.C (c), a company incorporated in the Kingdom of Bahrain and registered with the Ministry of Commerce, Industry & investment Promotion in the Sultanate of Oman under the Commercial Registration no. 1112244 and holding insurance registration no. 6 issued by the Capital Market Authority.

Qatar: A foreign branch of Gulf Insurance Group (Gulf) B.S.C (c), a company incorporated in the Kingdom of Bahrain and registered with the Ministry of Commerce, Industry & investment Promotion in the Sultanate of Oman under the Commercial Registration no. 1112244 and holding insurance registration no. 6 issued by the Capital Market Authority.

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# Protect your move

**RELOCATION PLUS**





■ ■ We've thought of everything to help your move go as smoothly as possible ■ ■

## Apprehensive about moving home?

Relax, let GIG cover your relocation. Whether you are relocating to another country, leaving for a new city or just moving down the road, protect your possessions from the moment packing commences right up to the time they are unpacked at your new home.

GIG Relocation Plus covers loss or damage to your possessions whilst relocating, leaving you free to complete your move in confidence. Insure your possessions and move peacefully with GIG Relocation Plus.

## GIG's key benefits\*:



### Comprehensive insurance

Professionally packed items are covered against loss, damage or theft from point of origin, right up to your final domicile.



### Special extensions

Extend the 'All Risks' cover to provide even wider protection than that normally offered under standard household personal effects in transit insurance.



### Instant cover

Get covered immediately from the time that the proposal form application is accepted by GIG or our appointed agents



### Fast and Fair Claim Settlement – Worldwide!

GIG lives up to its reputation for superior customer service with a worldwide servicing capabilities and making claims settlement an easy and fast process



## A Guide to your cover

Here is a quick summary of what makes GIG Relocation Plus different from the rest.

### Full Conditions – professionally packed effects

Comprehensive protection is provided for loss or damage, fire and theft for the insured effects:

- Whilst being packed (including 30 days storage at packer's premises)
- The sea, air and/or land voyage
- Up to 60 days after arrival or until prior delivery and unpacking at destination

### Restricted Conditions – owner packed effects

Cover is provided for loss or damage to the insured effects due to a major casualty to the carrying air, sea or land conveyance, total loss during loading and unloading plus fire, explosion, lightning, natural catastrophes and sea or river water perils.

### Cover for Motor Vehicles

Motor vehicles can be insured under similar covers as above.\*

**■ ■ If you are moving your personal effects and need peace of mind protect them with GIG's Relocation Plus ■ ■**

## Special Cover Extensions



### For personal effects

Any one or combination of the following clauses can be included to your 'Full Conditions' cover, subject to an additional premium. The terms provided extend the standard cover and override other conditions in this prospectus.

1. Mechanical, electrical or electronic derangement extension. We will cover your personal effects for loss or damage caused by electrical, electronic or mechanical derangement provided the item is less than 6 years old and is packed as per manufacturers requirements.
2. Climatic or atmospheric conditions or extremes of temperature extension. We will cover up to a maximum of 75% of the sum insured attributable to mould and mildew due to climatic conditions.
3. Pairs and sets extension. We will pay for loss or damage to any item or items forming part of a pair or set, for a reasonable and fair reduction in the value of the pair or set, taking into consideration the importance of the affected items within the pair or set.



### Storage Extensions

Some customers may require longer storage periods at origin and destination. These can be arranged subject to additional premium.

For more information contact your nearest GIG branch, your Travel Agent, your Broker or log on to [www.gig-gulf.com](http://www.gig-gulf.com)

# Main Exclusions

## Personal Effects and Motor Vehicles

1. Wear and Tear, pre-existing damages.
2. Loss damage or expense caused by moth, vermin and gradual deterioration.
3. Loss or damage caused by delay or any consequential loss arising therefrom.
4. Electrical or mechanical derangement unless caused by an insured peril (see special extensions to amend this exclusion for personal effects).
5. Confiscation or detention by customs authorities.
6. The first US\$ 150 of any claim.
7. Rust, Oxidation or discoloration of any item shipped in unprotected condition or within crates.

## Personal Effects only

1. Trunks, suitcases or similar items unless they are packed in an outer container.
2. Excluded commodities: Cash in transit, Cash in safe, Fine Arts & Collectibles (including Musical Instruments), Diamonds & Jewelry, Precious stones and metals, Furs, High Fashion clothing, Instant lotteries, Bank notes, Shares, Bonds, Deeds, Stamps/ coin collections, Securities, Negotiable instruments.
3. Loss or damage due to climatic/atmospheric conditions or extremes of temperatures (see special extensions to amend this exclusion).

## Motor Vehicles only

1. Vehicles exceeding 10 years of age.
2. Rust oxidation and discolouration unless caused by direct contact with seawater.
3. Any loss or damage to the insured vehicle whilst it is on tow or under its own power, unless whilst being driven onto or off the vessel or into or out of the shipping container.
4. Freezing of water in the radiator and/or cooling system.
5. All liabilities to third parties howsoever caused.
6. Loss of spare parts, tool kits and radios unless lost with the complete vehicle.

# Other Conditions

## Personal Effects & Motor Vehicles

1. **Valuation clause:** If the sum insured in respect of any article or articles is less than the market value at destination then, in the event of a claim, the amount recoverable, inclusive of reconditioning or replacement charges shall only be such proportion as the sum insured bears to the market value at destination.
2. **Replacement clause:** In the event of loss or damage to any part(s) of an insured article due a peril covered by the policy, the amount recoverable shall not exceed the proportion of the cost of replacement or repair that the insured value of the complete article bears to the current market value plus additional charges for refitting new parts if incurred.

## Personal Effects only

3. **Pairs & sets clause:** If any claim arises for loss or damage due to a peril covered by the policy to an article constituting an insured pair or set, no regard shall be had to any special value and amount recoverable will be calculated as though the article had been separately insured at prorata of insured value of the pair or set. (see special extensions to amend this exclusion)
4. **Antiques clause:** In the event of damage to antique(s), liability is restricted to the reasonable cost of repairs and no claim is recoverable for depreciation in value. In no case shall liability for such repairs exceed the sum insured in respect of the damaged article. Simple Claims reporting procedures In the event you have a loss or damage, which may involve a claim, you can contact the GIG survey and claims settling agent, details of which will be provided on every policy document.

Disclaimer: This leaflet provides only summary information about coverage. The liability of Gulf Insurance Group (Gulf) B.S.C. (c) does not commence until the Proposal has been accepted and the Premium has been paid. Gulf Insurance Group (Gulf) B.S.C. (c) reserves the right to ask for special terms or decline the Proposal. Please refer to the Policy for full terms, conditions & exclusions. A specimen copy of this Policy is available from any GIG branch office in the Gulf or on our website [www.gig-gulf.com](http://www.gig-gulf.com)