



IDCS cover for new items.

As you are aware, for retail furniture clients and for our Interior Design Consolidation Service projects, we have a specific insurance endorsement in place during the process of our storing and handling that covers items that are sent to us new from suppliers. This endorsement, with some restrictions and conditions, is in place for our retail clients and interior design projects, and is on a Reinstatement basis – i.e. ‘new for new’, basis, subject to certain policy restrictions. We may refer items of very high value to our insurers for confirmation, so please do provide a total value of goods for each project and also note any single items worth over £5,000 specifically so that we can refer if required.

Handling Ex-display/Clearance/Used/Antique customer effects.

However, you may occasionally ask us to handle and/or store ‘used’ effects – often this may consist of end-client effects such as artwork or furniture; or your own stock or pre-used effects from other installations or properties, or domestic effects owned by yourself or clients. As used effects, the reinstatement endorsement for new effects would not be applicable and would not automatically be in place.

Unless you have specifically requested declared value insurance on your effects whilst under our care, and unless you have declared that value and had the expense and application of that insurance option confirmed in correspondence then our liability for loss or damage will be solely restricted to that detailed in our T&C 9.1.1

So, in the event of any loss or damage where we are held liable, and unless otherwise agreed, the default position is that our liability would be restricted to the £50 basic for loss or damage as detailed in 9.1.1 of our Terms and Conditions.

Therefore, if you did wish to extend the value covered by our liability (which would then be covered under T&C 9.2), you would need to provide us with details of the items to be insured, their age and their value, and have the expense and application of that option confirmed in correspondence accordingly in order for that cover to be in place.

Please be assured that our Third Party (Public, Employers and Products) Liability Indemnity is not affected by this.