

Smart Shipping Insurance

Insurance Product Information Document

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Product Name: Smart Shipping Insurance

This document provides a summary of cover only and does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

Smart Shipping Insurance covers your shipped item(s) for loss, theft, and damage during transit.



What is insured?

✓ Your insured shipment is covered for theft, loss, and damage during transit, not including package theft after delivery, up to the coverage amount shown on your certificate.



What is not insured?

- ✗ If items are delayed during transit.
- ✗ If your items are damaged before the shipment has left for transit.
- ✗ For any costs, duties or taxes related to shipping.
- ✗ For any items listed below:
 - ✗ Cash, bullion, securities and cash-like instruments, credit cards, treasury notes, bonds, deeds, manuscripts, and stamps unless they follow the suitable items conditions of our Partner <https://www.catawiki.com/en/help/specific-guidelines-coins-stamps>
 - ✗ Antiquities considered cultural goods without the required legal licence.
 - ✗ Firearms and ammunition.
 - ✗ Items associated with historical events, organisations, or ideologies that are widely recognised as controversial or connected to human rights violations outside of the acceptance and submission guidelines of our Partner.
 - ✗ Motor vehicles including cars, drones, electric bikes and motorcycles.
 - ✗ Tobacco, CBD, electronic cigarettes and tobacco substitute products.
 - ✗ Computer chips, CPUs and circuit boards.
 - ✗ Ivory post 1900 and live animals.
 - ✗ Perishable items and other temperature sensitive goods such as frozen food, meat, seafood, dairy products, fruits and vegetables.
 - ✗ New TVs and laptops that are not listed as antiques, collectables, or unique items on the Partner’s platform.
 - ✗ Hazardous goods included in the nine hazard classes of the United Nations' classification of dangerous goods.
 - ✗ Batteries shipped on their own not enclosed within their intended device.
- ✗ Any claims arising from items that are prohibited according to the suitable items conditions of our Partner <https://www.catawiki.com/en/help/specific-guidelines-coins-stamps>
- ✗ If your items are lost because an incorrect address was entered for the intended recipient.
- ✗ If your item is lost, stolen or damaged after documented delivery by the courier.
- ✗ If you ship anything prohibited by applicable law or regulations in the origin or destination country, or which we determine, in our sole discretion, to be so prohibited.
- ✗ If your item does not meet legal requirements or regulations.
- ✗ If your item is inadequately packaged or if the courier’s packaging instructions are not followed.
- ✗ For any loss in weight or volume, or wear and tear of the shipment.
- ✗ For any claims caused by or related to war, strikes, piracy, protests, or terrorism.



Are there any restrictions on cover?

!You can claim up to the coverage amount shown on your certificate.

!You must be over 18 years of age when purchasing the policy.

!You must be a resident in the EEA or your company registered in the EEA at the time of buying the policy.

!The most we will pay is the maximum of the item's coverage limit. Maximum shipment value is €10,000.

!All items over €5,000 must be sent through a delivery service that requires a signature and includes shipment tracking. This condition does not apply if the service is not available from the Partner or courier.

!Jewellery must not have seller or brand advertising on the packaging.



Where am I covered?

- Your shipments are covered worldwide excluding at any time transports, travel, stays and storage to/from/in the geographical locations of (Gulf of) Aden, (Gulf of) Guinea, Afghanistan, Belarus, Burundi, Chad, Cuba, Djibouti, Guinea (Republic of), Iran, Iraq, Israel, Kenya, Libya, Mali, Niger, Nigeria, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine, Venezuela, Yemen.



What are my obligations?

- You should do all you can to prevent and reduce any damage (e.g. use appropriate packaging and follow the courier's packaging instructions).
- You should contact us as soon as possible with full details of anything which may result in a claim and give us all the information and documentation we ask for. You must fully cooperate in the clarification of claims.
- You must not provide information that is untrue or misleading in response to any question asked when you take out cover or make a claim.



When and how do I pay?

You will agree to pay the full cost of your policy prior to cover commencing.



When does the cover start and end?

Your cover will start once your shipment is accepted by the shipping courier and it will end once it gets delivered to the intended recipient.



How do I cancel the contract?

You can cancel your policy at any time before your shipment is scanned by the courier. If you cancel your policy before the shipment is accepted, you'll receive a full refund if you have not made a claim. The cancellation of the shipping service will automatically cancel your protection. To cancel your protection, please visit your protection dashboard in www.xcover.com/account select cancel/modify.