

SHIPPER'S INTEREST INSURANCE

Customer Key Facts



SERVICEPOINT

SHIPPER'S INTEREST INSURANCE

DHL Express provides insurance services that offer you financial protection against all risks of physical loss or damage from any external cause.

ABOUT SHIPPER'S INTEREST INSURANCE

In the event of damage to or loss of your shipment, DHL's liability to you is limited in accordance with its terms and conditions of business. DHL encourages you to protect yourself against potential loss or damage (limited to your actual financial loss) by purchasing Shipper's Interest Insurance. Shipper's Interest Insurance can be arranged for both Express documents and parcels, although some restrictions and limitations may apply. These will depend on the destination and content of the shipment.

DHL only offers one product from a single insurer, currently Chartis. Although DHL can arrange the insurance for you, DHL cannot provide you with advice other than asking some questions which will help you determine the suitability of the cover offered.





HOW MUCH DOES IT COST?

The standard charge of Shipper's Interest Insurance for Express documents and parcels is 1.5% of the actual value of goods you have declared (subject to a minimum charge of 12.00 GBP). This charge includes Insurance Premium Tax (IPT), where applicable.

AM I ELIGIBLE?



In assessing the suitability of Shipper's Interest Insurance, DHL will request you to provide:

- Information relating to the content and value of the goods to enable DHL to identify your requirements; and
- Disclosure of all facts and circumstances material to the required cover.

DHL will advise you:

- That it is your duty to disclose all material facts and circumstances relating to the cover;
- The consequences of your failure to disclose anything that you are aware of, that may be relevant; and
- A summary of your cover requirements.

POLICY SUMMARY

The cover is provided by way of a policy issued by Chartis who are regulated by Financial Services Authority. The cover applies to goods carried under a single Air Waybill.

The information shown here is only a summary of what is covered by DHL's Shipper's Interest Insurance. It does not form part of the contract between you and DHL. A copy of the Shipper's Interest Insurance (SII) policy document can be provided upon request by contacting DHL Customer Service on **0844 248 0844** or email **gb.customerclaims@dhl.com**

WHAT ARE THE FEATURES AND BENEFITS?

The insurance provides compensation, subject to the terms of the Policy Document, in the event of loss or damage to your shipment whilst in transit during the period from when DHL is in control or possession of such shipment until the time of delivery.

The insurance cover contains exclusions not limited to the following:

- ordinary leakage, loss in weight or volume, or wear and tear of the shipment;
- loss, damage or expense caused by insufficiency or unsuitability of packing or preparation of the shipment;
- consequential losses, loss of profit or interest, any indirect losses are excluded
- loss, damage or expense caused by inherent vice or nature of the shipment;
- loss, damage or expense attributable to the wilful misconduct by the insured or its agents;
- loss, damage or expense caused by delay; or
- loss, damage or expense arising from the use of any atomic or nuclear weapon or radioactivity.

BASIS OF LOSS SETTLEMENT.

Cover is limited to the actual value of goods declared by you. Evidence may be requested to substantiate the declared value in the event of a claim.

In the event of total loss of your insured shipment, you will also be entitled to a refund of the freight charge. In the event of a partial loss, you will be entitled to a refund of the relevant proportion of the freight charge.

There is no excess or deductible applicable to this insurance.


WHO IS THE INSURER?

This insurance is provided by Chartis Europe Limited in accordance with the terms of a master policy number 63107734 ('Master Policy'). Chartis is a member company of American International Group, Inc. ('AIG').

HOW DO I CANCEL MY INSURANCE?

You may cancel your insurance with DHL either before your shipment is collected by DHL, before it is delivered by DHL, or within 14 days from the time of purchase, whichever is the earliest, provided you have not made a claim under the policy.





If you wish to make a claim, you should always notify DHL as soon as practicable, but in any event, no later than 30 days following actual or scheduled delivery whichever is earlier. Claims should be made to the following:

Customer Claims Department

DHL Express

Millennium House

Unit 5, Argosy Road

Derbyshire

DE74 2SA

Tel: 0844 248 0879

Fax: 0844 248 0919

Email: gb.customerclaims@dhl.com

WHAT IF DHL ARE UNABLE TO RESOLVE THE CLAIM?

DHL's claims department acts as Chartis' agent in the settlement of claims, and they in turn will forward your concerns to Chartis should they relate specifically to the insurance policy. DHL, in conjunction with Chartis if necessary, will endeavour to resolve any difficulty directly with you, but if they are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service. The address is:

**The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR**

HOW DO I QUALIFY FOR COMPENSATION?

In certain circumstances you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS) should DHL and/or Chartis be unable to meet their obligations. Insurance arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website, www.fscs.org.uk

WHAT IF I HAVE A COMPLAINT?

In the unlikely event of a complaint, please contact DHL by telephone on 0844 248 0879 or write to DHL at:

**Customer Relations Department
DHL Express
Millennium House
Unit 5, Argosy Road
Derbyshire, DE74 2SA
Or email at: gb.customerrelations@dhl.com**



www.dhlservicepoint.co.uk/insurance

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