

Luggage damage

Policy wording

The General terms and conditions and the following terms and conditions all apply to this section.

What is covered

We will insure **your customers luggage** against **damage** occurring during the **period of insurance** and in the course of a **booking**.

What is not covered

We will not make any payment for:

1. **Damage:**

- a. caused by **luggage** left in an unsuitable storage environment;
- b. to **luggage** whilst away from **hosts**;
- c. caused by any gradually operating cause, wear and tear, the use of unsuitable or defective materials or parts, rust, oxidation, moth or vermin, normal settlement, warping or shrinkage, mould or infestation, dryness or humidity or being exposed to light or extreme temperature including frost;
- d. caused by chewing, scratching, tearing, denting, vomiting or fouling by pets;
- e. or loss of keys to any aircraft or other aerial device, hovercraft, watercraft or any mechanically propelled vehicles and their trailers;
- f. to any electrical or mechanical plant or equipment directly resulting from its own breakdown, explosion or collapse.

2. **war, terrorism, confiscation** and **nuclear risks**.

3. unexplained loss or disappearance or inventory shortage.

4. the amount of the **excess**.

5. any indirect losses which result from the incident which caused the **customer** to claim.

How much will we pay

At **our** option **we** will:

- a. pay for the cost of repair or replacement of, or
- b. make a cash settlement for replacement as new. .

The most **we** will pay will be £750 per **booking**.