INSURANCE AND LIABILITY POLICY

Selena Courier Service Ltd

This policy provides general information about insurance and liability when using Selena Courier Service. It is not an insurance contract and does not replace the Terms and Conditions applying to a booking.

1. Purpose and scope

We understand that many consignments are valuable, sensitive or time-critical. We take reasonable care when collecting, handling and delivering goods and use service controls appropriate to the booking information provided.

This policy applies to courier, urgent, premium direct, white-glove, multi-drop, medical, legal and man-and-van services provided by Selena Courier Service Ltd. The quotation, booking confirmation, account agreement and our Terms and Conditions form the contract for each service.

2. Our insurance arrangements

Selena maintains insurance arrangements appropriate to its business activities. Any insurance is subject to the insurer's terms, limits, conditions, excesses and exclusions. The existence of business insurance does not mean that every item, circumstance or amount is automatically covered.

Unless we expressly confirm otherwise in writing before collection, Selena does not provide or sell insurance to the Customer and does not insure the Customer's goods on the Customer's behalf.

3. Standard liability limit

Subject to the Terms and Conditions and applicable law, Selena's maximum liability for physical loss of or damage to a Consignment is £5,000 per Consignment, unless a different limit is expressly agreed in writing before collection and any additional charge is paid.

For damaged goods, any payment will be based on the reasonable cost of repair or, where repair is not economic, the lower of the replacement cost, the market value immediately before the loss, and the applicable liability limit. Depreciation, condition and available evidence may be taken into account.

Liability for delay is normally limited to the price paid for the affected service, unless a different remedy has been expressly agreed in writing for a guaranteed service.

4. Declared value

The Customer must tell us the full replacement value of any Consignment valued above £5,000, and of any unusually valuable, fragile, sensitive or theft-attractive item, before the booking is confirmed.

Declaring a value does not automatically increase Selena's liability and does not create insurance cover. We may require additional information, specialist packaging, a dedicated vehicle, additional security, a revised charge, an agreed liability limit or evidence of the Customer's own insurance before accepting the booking.

5. Customer's own insurance

Customers should arrange their own insurance where the value of the goods exceeds Selena's agreed liability limit or where the nature of the goods requires specialist cover. This is particularly important for fine art, antiques, jewellery, watches, luxury goods, high-value electronics, medical products, temperature-sensitive items and irreplaceable documents.

Where the Customer or another party has insured the goods, Selena may provide reasonable information to assist with a claim. This does not amount to an admission of liability.

6. Goods requiring prior approval

The following must be disclosed and approved by Selena in writing before collection:

- jewellery, watches, precious metals, cash or other theft-attractive goods;
- fine art, antiques, collectibles, samples, prototypes and one-of-a-kind items;
- high-value electronics or fragile equipment;
- passports, original identity documents, legal originals or confidential records;
- medicines, medical samples, healthcare products or regulated materials;
- perishable, chilled, frozen or temperature-sensitive goods;
- alcohol, tobacco, dangerous goods or any item subject to transport restrictions;
- any Consignment valued above £5,000.

Acceptance may be subject to specific written conditions. Collection without full prior disclosure does not confirm insurance cover or acceptance of a higher liability limit.

7. Goods not accepted

Selena will not knowingly carry illegal goods, firearms, explosives, live animals, human remains or any item that cannot lawfully or safely be transported using the booked service. Other exclusions may apply under the Terms and Conditions, the quotation, applicable law or an insurer's requirements.

8. Packaging, labelling and preparation

The Customer is responsible for ensuring that goods are properly packed, protected, sealed, labelled and suitable for the agreed method of transport, unless Selena has expressly agreed to provide packing as part of the service.

Where Selena provides packing or handling assistance, the Customer must disclose any special characteristics, weaknesses, handling instructions or regulatory requirements. Liability may be reduced or excluded where loss or damage results from inadequate packaging, inaccurate information, an inherent defect or the nature of the goods.

9. Subcontractors and delivery partners

Selena may use appropriately selected employees, couriers or subcontractors to complete a service. They may rely on the protections and limits contained in the applicable Terms and Conditions. Selena remains responsible for managing the contracted service, subject to those terms.

10. Events outside reasonable control

Selena is not responsible for loss, damage or delay caused by events outside its reasonable control, including severe weather, road closures, accidents, public emergencies, industrial action, civil disturbance, authority action, recipient unavailability, access restrictions, incorrect addresses, or incomplete or late Customer instructions.

11. How to report loss or damage

Please report any issue as soon as reasonably possible and provide:

- the booking or invoice reference;
- a description of the Consignment and the circumstances of the issue;
- photographs of the goods, packaging and any visible damage;
- proof of ownership and value, such as an invoice or purchase receipt;
- repair estimates or replacement evidence, where relevant;
- any other information reasonably required to investigate the claim.

Visible damage should be reported within 24 hours of delivery where reasonably possible. Suspected loss should be reported promptly after the expected delivery time. A detailed claim with supporting evidence should normally be provided within 21 days after the first notice.

The goods and packaging should be kept available for inspection and should not be repaired, replaced or disposed of until Selena has had a reasonable opportunity to review them. Consumer statutory rights are not affected.

12. Important liability protections

Nothing in this policy or the Terms and Conditions excludes or limits liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, deliberate misconduct, or any liability that cannot lawfully be excluded or limited.

Selena is not normally liable for indirect or consequential loss, loss of profit, loss of opportunity, loss of goodwill or purely economic loss arising from a delivery issue, subject always to applicable law and the Terms and Conditions.

13. Relationship with our Terms and Conditions

This policy is a summary for general information. If there is any difference between this policy and the contract for a booking, the quotation, booking confirmation, account agreement and Selena Courier Service Terms and Conditions will take priority in that order, unless expressly agreed otherwise in writing.

14. Contact

Questions about cover, declared value, specialist consignments or a potential claim should be raised before collection wherever possible.

Email: info@selenacourier.com

Telephone: 0203 674 0409

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