



BAR Advance Payment Guarantee

When you move overseas you will normally have to pay your removal company in advance for the whole shipment, but if your mover is a member of the BAR Overseas Group, you can be assured that your pre payment is protected.

Following the financial failure in the late 1970's of some high profile moving companies, many customers who had paid in advance were never able to recover their money from the liquidators. As a result of this the **International Movers Mutual Insurance Company (IMMI)** was incorporated in Guernsey in 1981 and IMMI now provides an Advanced Payment Guarantee (APG) insurance to clients of their Members with regard to international removals of household effects.

In the event that an Overseas Group Member suffers financial failure, IMMI will arrange for another BAR Overseas Group Member to complete the removal contract, with IMMI paying up to 125% of the original contract. Claims handling in such circumstances would be carried out by appointed representatives from the BAR Overseas Group who all have extensive experience in the overseas moving industry and who would manage this for affected clients.

The aim of the guarantee is to ensure that your consignment reaches its destination wherever that may be, as quickly as is practically possible, with the same level of service.

When considering other quotations and before committing to any prepayments it is worth remembering that BAR Overseas Group Members renew their APG annually. Each one is strictly financially vetted and you can ask to see their current membership certificate, so there is no safer way to carry out your removal overseas.

Using a BAR Overseas Group Member gives you valuable peace of mind.

For more information on IMMI, please visit www.immicl.co.uk or contact James Stewart, Captive Insurance Administrator: james.stewart@willis.com



Looking for an Overseas Remover? Look for the Badge.



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