

StoreReady - Contents Protection

Protecting your belongings whilst in storage

At Metro Storage, we want you to store with confidence. While we have state-of-the-art security measures in place, including 24/7 CCTV monitoring and unique PIN code access, unfortunately, unexpected events can still sometimes happen. That's why we offer StoreReady Contents Protection. It allows us to compensate you for your belongings should something happen, giving you added peace of mind.

What is StoreReady Contents Protection?

StoreReady Contents Protection allows us to provide compensation up to the declared replacement value of your goods if they are lost or damaged while in storage (up to a maximum of £50,000 per customer).

In our All-Inclusive pricing, we include a certain amount of contents protection depending on the storage unit size you have booked. This is:

Unit Size	Contents protection included
Locker/10 sq ft	£1,000
25 sq ft	£2,000
35 sq ft	£2,000
50 sq ft	£4,000
75 sq ft	£5,000
100 sq ft	£8,000
150 sq ft	£10,000
200 sq ft	£12,000
300 sq ft	£14,000

If your belongings are valued higher than the contents protection provided, you need to purchase additional contents protection to protect the full value of your goods in storage.

Please note – as per our storage agreement, all customers are required to declare the full value of their goods and to have the relevant amount of contents protection to match. We can provide additional contents protection at a cost of £4 + VAT per £1,000 of protection, per 4 weeks. Please speak to one of the team, who will be happy to help. It's important your belongings are properly protected so you get the full value back in the unlikely event they become damaged.

If you choose not to take additional contents protection, you must provide evidence that your own insurance protects your belongings while in storage, in line with our Licence Agreement.

Without suitable protection in place, our liability for loss or damage will be limited to the amount protected in your storage agreement with us (currently a maximum of £250).

How do I work out my replacement value?

Your Maximum Replacement Value should reflect the total cost of replacing all items in your storage unit with new equivalents — not their current second-hand value.

It's important to review this carefully, especially if the value of your stored items changes over time.

Example:

- Total replacement value of goods: £10,000

- Declared replacement value: £5,000

In this example, the protection would only apply to 50% of any claim.

So, if £3,000 worth of items were damaged or lost, the settlement would be limited to £1,500.

Why choose StoreReady Contents Protection?

StoreReady is an industry-leading product that offers a simple and convenient way to protect your belongings while in storage.

Benefits include:

- Lower claim contributions than many traditional insurance policies
- Claims will not affect your personal insurance premiums
- Continuous protection for as long as your storage payments remain up to date
- Claims handled by specialist loss adjusters
- A straightforward process directly through us

Important Information

StoreReady Contents Protection is subject to terms, conditions, exclusions, and claim limits.

Some items may not be eligible for protection.

Full details are included in the StoreReady Addendum, which will be provided as part of your storage agreement before it begins.

You can also request a full copy by contacting: operations@metro-storage.co.uk