



# Storage Guide

Self-storage advice: from packing your belongings safely, tips for finding a quality storage facility, why storage insurance is so essential, and more.

# About Surewise

## Surewise is a leading provider of Storage Insurance in the UK.

Since launching in 2014, we've grown rapidly and continue to thrive. We are a dedicated team based in Hadleigh, Essex, all united by a passion to build trust, care, and fairness within the insurance sector.

We want our insurance products to be affordable, high quality, and ultimately to help people to live life confidently every day.

Surewise has a 5\* rating on Google and Trustpilot. Our research has shown that 90% of customers save money with our storage insurance compared to our competitors, with no excess and zero hidden fees.





# Storage Guide

**In this guide, we'll take you through some key information anyone new to self-storage may find helpful - from packing your belongings safely, tips for finding a quality storage facility, why storage insurance is so essential, and more.**

Whether you are moving home or need storage for your business equipment, self-storage can provide you with some much-needed breathing room. Self-storage facilities provide an “in-between” solution so you can safely store your furniture, household goods or documentation, so you don't need to rush around moving things from A to B. Instead, you can make sure everything is organised properly and take your time.

As storage insurers, we see many claims and situations that could have had a better outcome or been avoided, such as storing wedding photo albums during home moves or keeping prized possessions in cardboard boxes at the bottom of your storage unit. Despite all of their security, burglaries, floods and fires happen regularly in storage facilities and some simple actions can make a big difference.

# What is self-storage?

Self-storage facilities are designated places to put your items into storage. They are very commonly used by people moving home, downsizing or renovating, for businesses storing excess inventory or other items, for students between terms, and by anyone else who needs to put their belongings into a secure, safe place for the time being.



And there's a lot more types than you might think...

Self-storage units come in various forms, each with its advantages and disadvantages. Some of the most common types of storage available in the UK are:

- **INDIVIDUAL UNITS:** These are usually located in a multi-unit building and can vary in size, typically ranging from small lockers to larger units that can accommodate the contents of a house.
- **CONTAINERS:** These large metal containers are usually made from weather-resistant steel and are used for transporting goods by sea, road, and rail. These containers have become increasingly popular to be repurposed into storage.
- **WOODEN CRATES:** These are often used to store and transport fragile or valuable items, such as artwork, antiques, or electronics.
- **LOCK UP GARAGES:** Unfortunately these often lack the proper security measures, climate control, and protection from the elements that a purpose-built storage facility provides.
- **BOX STORAGE:** With box storage, companies come to collect boxes from you, store them at their facility, and return them when you need them.

# How to Find the Right Storage Facility

A good indication of a high-quality self-storage facility is multiple security features designed to keep the premises – and your belongings stored in it safe.

Security features to look out for include:

- CCTV
- Fire alarm and sprinklers
- A fenced perimeter
- Manned surveillance
- A check-in and check-out log
- Damp-proof units

Other features to consider when looking for a storage facility include:

<b>COST</b>	It's a good idea to get a few different quotes to make sure you're getting a fair deal.
<b>LENGTH OF CONTRACT</b>	Do you need your unit for a month, or a year or more? Different facilities will have different contracts to facilitate this.
<b>INSURANCE</b>	Third-party insurers such as Surewise are often far cheaper than in-house storage insurance, so find out whether you can take out your own policy rather than accepting their standard offering.
<b>OPENING HOURS</b>	If you'll need access to your facility 24/7, it's important to make sure your storage facility can accommodate this.
<b>LOCATION</b>	If you're unlikely to need regular access to your belongings while in storage, then you may be able to find a storage unit further away from your home. However, if you know you'll be there most days or weeks, a good location makes things much easier.



## For Businesses Using Storage

If you are a business storing business equipment including paperwork, finding a unit that offers temperature-controlled storage units is key to keeping your important documents safe.

## Tips for First Time Storage Users

These self-storage tips for first time users provide a great breakdown on how to find a secure, safe storage unit and what else you need to know to keep your property safe while it's in storage.



### 1. LOOK FOR THE BEST DEAL, NOT THE CHEAPEST

Never assume that the best price is the same as the best value when comparing quotations for your self-storage unit. Poor security, facilities, damp and fire hazards are all risks to your property, so carefully consider what is most important to you - overall cost or security. Private Lockups are a good example of somewhere people use to store possessions that may be very cheap, but prone to theft.

### 2. STORE SAFELY

You should read up on what you can and cannot store in your self-storage unit before you begin storing anything to ensure it isn't prohibited. Most storage facilities prohibited items such as flammables, foods and weapons due to being potentially problematic.

### 3. KNOW THE REPLACEMENT VALUE OF ITEMS STORED

Self-storage insurance is a mandatory requirement for most storage facilities and is highly recommended for anyone considering storing your possessions.



# Self Storage Insurance

- ✓ Theft, Fire, Flood, Pests & More
- ✓ Instant Certificate via Email
- ✓ No Hidden Fees & No Excess



Don't just take our word for it...

“

**Great customer service and very responsive**

*Purchased storage unit insurance from them and despite needing them to change two things on the final contract they provided excellent customer service. Additional thanks to Catherine who helped me very quickly on emails.*

*In fairness, this has got to be the best insurance available if you have a storage unit. I absolutely love the telephone call to remind you that the policy is about to expire and the ease of renewing the policy online. A\*\*\*\*\* rating from me*

— Tom Eckersall 2023



For a quote call us on

**0800 999 1122**

or visit

**[www.surewise.com](http://www.surewise.com)**



TrustScore 4.8 | +7,500 Reviews

The value of your stored items is covered by self-storage insurance in the event of an unexpected incident. Self-storage insurance covers your items if they are lost, stolen, or damaged for the following reasons:

- Natural disasters such as fire, flooding, earthquake etc
- Vandalism or malicious damage
- Leaking water
- Falling trees, telegraph poles, and lamp posts



#### **Think carefully about storing sentimental items.**

A self-storage insurance policy may be able to cover the replacement value of items lost or damaged, but you will never be able to replace sentimental items like photographs and family heirlooms. You should think carefully about the risks of storing these items and whether you would feel happier keeping these belongings closer to home.

#### **4. PACK YOUR THINGS SAFELY**

Make sure your items are packed correctly to prevent them from being damaged when in storage. It's also a good idea to think about how you will pack your self-storage unit for easier access. Larger items are best stored at the back of your unit, while boxes should be stored at the front, with heavy items on the bottom, lighter/fragile things at the top.

#### **5. TAKE AN INVENTORY**

It's a good idea to take an inventory of everything you are storing. This is both so you can calculate the correct value of your items for your insurance policy, but also so you know exactly what is stored and – if you go into that much detail – where. A great idea is to purchase some inventory QR codes, which allow you to label your boxes with the codes and enter exactly what items are stored and where online.



# How to Pack Your Belongings For Storage

Whether you're planning on storing your things for just a couple of weeks or for a more long-term period, packing them safely is essential for keeping them safe, dry, and undamaged.

## 1. A FEW ESSENTIAL ITEMS YOU'LL NEED INCLUDE:

### STORAGE BOXES

Storage boxes come in a range of sizes; depending of course on what you are storing. If you can, choose proper storage boxes (cardboard or plastic) that won't collapse when stacked.



### PACKING TAPE

Keep boxes secure and taped up to avoid vermin or mould getting into your items.

### CLOTHES RAIL

If you're storing clothes, you may prefer to store them on a clothes rail with dust jackets to prevent them from losing shape.

### BUBBLE WRAP

Wrap more fragile items in bubble wrap to keep any breakables safe when being moved or stored.

### DUST CLOTHS

It can be a good idea to cover larger items of furniture such as tables, mirrors etc with dust clothes to keep them in good condition if stored long-term.



### **Store your most sentimental items above the floor level in your unit.**

Our experience of helping people with claims following storage unit fires has shown us that in the event of a fire, units that aren't immediately damaged by the actual fire can suffer flooding from the water used by the fire brigade. Most of this damage happens at floor level, so if you do choose to store sentimental items in a storage unit, raising these items above this height would help reduce the risk of water damage.

## 2. PACKING TIPS FOR STORAGE:

Believe it or not, there's a wrong way and a right way to store your items. This is both in terms of making the most of the space you have, and ensuring that you don't come back to a unit full of broken, mouldy, or damaged things!

### PUT HEAVY ITEMS AT THE BOTTOM

It sounds like common sense, but it can be easy to forget while stacking up boxes exactly what goes where. Don't make the mistake of accidentally putting a box full of books on top of a box full of china!

### AVOID MAKING BOXES TOO HEAVY

Equally, try to distribute the weight of your items so you don't have extremely heavy boxes to lift. This is both to help you avoid injuring yourself, but also so you don't risk picking up a box and the bottom falling out.

### MAKE USE OF SMALL SPACES

Once you've got your heavier, bulkier items in your unit, you can work around them to fill your unit with smaller items (especially lighter items like pillows, duvets etc which can be stuffed into small spaces).

### UTILISE SHELVES

Investing in a storage rack to add some shelves to your unit can be a great investment, helping you bring some order and organisation to your unit. This can be especially useful if you will be needing to access things from your unit on a regular basis – for example, if you're using self-storage for storing business stock.

### BE AWARE OF WHAT YOU CAN'T STORE

There are certain items that most self-storage units will not permit you to store (see our post on things not to store in self-storage for more). Make sure you're up to date on the terms and conditions of your storage facility.

# Things To Consider When Buying Storage Insurance

## 1. WHAT AM I COVERED AGAINST?

Storage insurance covers against a host of events, including:

- Natural disasters including storms, floods, snow, and earthquakes
- Explosion or fire
- Water leaks into the unit
- Theft and attempted theft
- Falling trees or poles
- Collisions by cars or animals
- Impact from aircraft or items dropped from aircrafts
- Public disorders and malicious acts such as vandalism

## 2. WHAT ITEMS ARE ACTUALLY COVERED?

Insurance covers a variety of items in storage (depending on your policy), including:

- Electronic and computer equipment
- Bicycles (up to a max value)
- Stock, tools, and machinery\*
- Furniture and appliances
- Personal documents
- Valuables (up to a max value)

There is a maximum value for some items, and anything over this is not covered (see policy for more details). It's vital to ensure what you are storing in the unit is covered by your policy. Insurance policies typically replace or repair items that are damaged in storage, but this is at the discretion of your insurance provider.

## 3. IS THERE ANY EXCESS ON YOUR POLICY?

Depending on the storage policy you choose, there may be an excess to pay. Storage insurance policies with Surewise taken out after 1st June 2018 have no excess fee.

*\* Tools/machinery are not covered if fuel powered.*



#### 4. IS THE TOTAL VALUE OF YOUR ITEMS COVERED?

Before storing valuable items, be sure to check whether the full value is covered if the worst were to happen. As mentioned above, some things may have a maximum value they are covered up to, such as bicycles and personal valuables. If the item value is not sufficiently covered, it may be wise to reconsider storing it.



##### **Immediate Cover**

Your insurance policy should begin as soon as your items go into storage. If you take out an insurance policy after an incident, you will not be covered for any loss or damage to items previous to your policy starting.

#### 5. ARE YOU PAYING A FAIR PRICE?

Storage facilities will often over-charge for storage insurance, which is why it's better to shop with a third-party provider such as Surewise. However, it is important to note that some storage facilities do not accept third-party insurance policies while you hire the unit. In this case, it is advisable to shop around storage options as you may find a more affordable and comprehensive solution without paying over the odds.

#### 6. DOES STORAGE INSURANCE COVER ALL STORAGE PROVIDERS?

There are numerous storage providers across the UK, but there are specific criteria in order to get suitable insurance for your belongings. Storage companies have to meet a minimum requirement for most insurance providers, which includes:

- The company solely provides storage services
- It has 24-hour CCTV and adequate fire alarms
- Controlled access to storage units and secure reception area
- Staff present during opening hours
- Location is purpose-built and suitable for housing storage

# Things You Should Never Put Into Storage

## **1.** **FOOD**

Things like meat, dairy, fresh produce, and other perishable foods cannot be stored, even if your unit is climate controlled. This is to avoid the food rotting in your unit, but also to prevent pests from being attracted to your unit and those around yours.

## **2.** **WEAPONS**

A storage unit is not the place to be storing weapons of any type, even if owning them is legal. In most cases, you'll actually find that weapons of any kind are banned from being stored inside your unit. In fact, even fireworks are prohibited in most cases – so if you do have weapons, keep them at home or find an appropriate provider who will allow you to store them safely and legally.

## **3.** **FLAMMABLE ITEMS**

Flammable items cannot be stored inside your unit. This includes substances such as petrol, oil, propane, and flammable chemicals. If you're storing household items such as a lawnmower or camping stove, you should make sure they are emptied of gas/fuel before being put into storage.

## **4.** **HAZARDOUS MATERIALS**

Hazardous materials extend to cover flammable items as mentioned above, as well as potentially dangerous materials such as medical supplies, chemical substances, and pressurised aerosols which could be a safety risk.

## **5.** **LIVING THINGS**

For obvious reasons, living things including pets and plants should never be stored in a storage unit. Storing plants will almost definitely damage them due to a lack of sunlight, but may also attract pests to your unit. Additionally, it should go without saying that storing animals of any kind is absolutely not allowed!

## **6.** **ILLEGAL GOODS**

Another obvious point, but storing stolen or illegal items in your storage unit is also not allowed, and you could be prosecuted if found doing otherwise. Additionally, storing illegal items in your unit will likely invalidate any insurance you take out to cover your stored items.

# **What To Do If You Need To Make A Self Storage Claim?**

For Personal use, having the receipts for your items is helpful for the claims process but we understand that this isn't always possible as items can be accumulated over many years. However, we do advise you to take photos of the items that you are storing to help the claims process. For commercial use, we do ask for receipts to be kept and given to us in the event of a claim, failing this photos are also advised.





# Self Storage Insurance

PERSONAL

STUDENT

BUSINESS



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or visit

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Self Storage Insurance

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