

MoveSure Removal Cover Insurance

Insurance starts from the time your goods are removed from your property including the packing process through to delivery and unpacked at destination. You are insured for Accidental Physical Loss or Damage including breakage, chipping, denting, scratching, bruising and tearing unless goods are Packed By Owner or shipments through to depot/port/airport only. This policy comes with one calendar months free in transit storage insurance, this can be extended with an additional premium.

Electrical, Mechanical and Electronic Failure Extension Clause on Household Goods

This policy is extended to include loss or damage to your property caused by electrical, mechanical and electronic failure (excludes goods with internal combustion engines). The property must be in working order prior to uplift of the consignment from the origin address, property may be checked prior to packing. The maximum payable on this extension on any one consignment in total for all claims that arise from any one accident will be NZ\$25,000.

Mould and Mildew Extension Clause on Household Goods

This policy is extended to include loss or damage to your property caused by mould and mildew due to atmospheric and climatic conditions. The maximum payable on this extension on any one consignment for all claims that arise from any one accident will be NZ\$25,000.

Pairs and Sets Extension Clause on Household Goods

This policy is extended to delete the Pairs and Sets clause listed under the Cover Limitations section of the policy. The maximum payable on this extension on any one consignment in total for all claims that arise from any one accident will be NZ\$25,000.

Insurance Policy Package Options

		Tick
Platinum Plus	<ul style="list-style-type: none"> MoveSure Removal Cover Insurance Electrical, Mechanical and Electronic Failure Extension Clause Mould and Mildew Extension Clause Pairs and Sets Extension Clause 	
Platinum	<ul style="list-style-type: none"> MoveSure Removal Cover Insurance Electrical, Mechanical and Electronic Failure Extension Clause Mould and Mildew Extension Clause 	
Gold	<ul style="list-style-type: none"> MoveSure Removal Cover Insurance Electrical, Mechanical and Electronic Failure Extension Clause 	
Silver	<ul style="list-style-type: none"> MoveSure Removal Cover Insurance 	
Packed By Owner (PBO) Cover	<ul style="list-style-type: none"> This policy has only limited cover whether owner packed or professionally packed. You will only be covered for loss of a whole package or whole item and does not cover missing items from within a package. Claims for breakage, chipping, denting, scratching and bruising are excluded unless caused by an accident to the conveyance. 	
Total Loss	<ul style="list-style-type: none"> Claims are limited to total loss of the whole consignment Claims for loss of individual items are excluded Claims for damage including breakage, chipping, denting, scratching and bruising are excluded 	

Policy Terms and Conditions on page 3.

Details of Insured

Transworld Ref.

Full Name Of Insured

Origin Address

Destination Address

Email

Email

Goods Packed By **Owner**

Removalist

Mode **Air**

Sea

Domestic

Applicant Signature

By checking this box I agree I have read pages 1-3 of this Insurance Policy.

Date

Your Duty of Disclosure

Under the law you must tell us everything you know that is relevant to insurers decision as to whether to accept the risk and insure you and, if so, the terms of the insurance. This is called your Duty of Disclosure. To fulfil your duty you should answer all questions honestly and tell us about anything else which you think may affect their decision to insure. You don't have to tell us about things that: reduce the risk; are common knowledge; we already know or ought to know in the course of business; we indicate we don't want to know; another insurer has told you in writing that you do not have to tell us. If you fail to tell us everything you know is relevant then insurers may refuse a claim, cancel this insurance and in the case of fraud treat this insurance as never having operated. If you cannot properly read or understand any part of this document please obtain advice before you sign it. You will be bound by the answers that you give and by the information provided by you in this proposal form. Therefore, it is in your interest to make sure that all information is correct and properly understood.

The Policy is underwritten by QBE Insurance (Australia) Limited.

Office Use Only

Checked By

Date Checked

Policy Ref.

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Policy Terms and Conditions

1. The Policy is underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney. QBE Insurance (Australia) Limited (hereinafter referred to as the "Insurer"), agrees on payment of the premium to insure you (hereinafter referred to as the "Assured") for accidental loss or damage to or destruction of the property insured as expressed in this policy and schedule, (hereinafter referred to as the "Policy") occurring during the period of insurance. Transworld International Removals Ltd hereinafter referred to as "The Company".
2. **Period of Insurance**
From the commencement of uplifting/removal at the address detailed in the policy, in transit including storage at a professional storage facility if specified in the policy and ceases upon delivery at a destination shown in the policy or on the expiry of One Calendar Month after completion of discharge of the property insured, from the overseas vessel at the final port of discharge whichever first occurs, unless otherwise agreed.
3. **The Property Insured**
Household goods and personal effects belonging to or hired by you and for which you are responsible, as expressed in the policy.
4. **Excluding**
 - a) Cash, notes, bonds, securities of any kind, stamps, coins, medals or other collections, documents, watches, jewellery and the like.
 - b) Perishable or frozen food, wine, liquor, livestock, plants, shrubs, trees, motor vehicles, motorcycles, caravans, trailers, jet skis, boats, outboard motors and any accessories or spare parts attaching to or forming part of any of these items.
 - c) Plastic storage boxes. Tools and/or equipment used for professional or business purposes, including journals, text or reference books, designs, patterns, plans and, manuscripts.
5. **You are insured for**
Accidental loss, damage or destruction to the property insured including breakage, chipping, denting, scratching, bruising and tearing. Unless the property insured is not packed by The Company or their agents then the risks of breakage, chipping, denting, scratching, bruising and tearing are excluded.
6. **Owner Packed Items**
Owner Packed Items are covered for loss only of a package/item and does not cover missing items from within a package. Claims for breakage, chipping, denting, scratching, bruising and tearing are excluded unless caused by an accident to the conveyance.
7. **Total Loss Policy**
The Total Loss policy is limited only to the Total Loss of the whole consignment. Claims for loss to individual items are excluded. Claims for damage including breakage, chipping, denting, scratching and bruising are excluded.
8. **Insurance when in Storage**
One Calendar Month of in store insurance is included either from the date of loading or before delivery at final destination. Storage must be in a warehouse or place of storage approved by The Company (Mini storages, self-lock areas, garages and other like facilities are not considered approved warehouses). Insurance may be extended, provided that the whole consignment remains in store and upon application to The Company and payment of an additional premium. It is the responsibility of the insured to apply to The Company to extend the insurance while in store.
9. **Claims Settlement**
The Company will choose to either: -
 - a) Replace destroyed items with a similar substitute item or repair damaged items to a condition which is substantially the same as the item prior to damage provided that the cost of replacement or repair shall not exceed the replacement cost of your property in the country of origin or items of furniture and furnishing less than 5 years old. All other goods will be subject to a deduction for wear, tear and depreciation.
 Or
 - b) Pay the cash equivalent of the cost of repair or replacement as described above, whichever is the lesser.
 Provided always that the maximum payable for all claims shall not exceed the sum insured shown for such items as set out in the schedule of property insured.
10. **Deductible**
An excess of NZ\$350.00 applies to each claim.
11. **General Exclusions**
You are not insured for:
 - a) Loss, damage or destruction to the property insured, caused by moths, vermin, wear and tear, gradual deterioration, inherent vice, nature of the property insured. Atmospheric or climatic conditions is also an exclusion unless the Mould and Mildew Extension Clause is selected and the appropriate premium paid.
 - b) Loss, damage or expense caused by delay.
 - c) Loss or damage caused by confiscation or detention by officials or authorities.
 - d) Any loss or damage indemnifiable under the Earthquake & War Damage Act 1944 and its Amendments and any excess applied by the Earthquake & War Damage Commission.
 - e) War, invasion, act of foreign enemy, warlike operations, (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, any nuclear weapons, ionising radiation or contamination by radioactivity from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - f) Loss, Damage or expense attributable to wilful misconduct of the Assured.

General Conditions of Insurance

12. **Antique Clause**
The Insurers liability is restricted to the reasonable cost of repair and no claim is payable for depreciation consequent thereon. Antiques to be separately declared on the schedule of property to be insured.
13. **Articles over NZ\$5,000.00 Clause**
Any one item in excess of NZ\$5,000.00 will not be covered unless it is separately declared on the schedule of property to be insured.
14. **Average Clause**
If at the time of loss or damage the property is collectively of greater value than the total sum insured then the Assured shall be considered as being their own insurer for the difference and bear a rateable share of the loss accordingly.
Example: Sum Insured is \$10,000, Actual Value of Property is \$20,000. The Claim Adjustment is calculated as follows:

Claim = \$1,000	$\frac{\$10,000 \times \$1,000}{\$20,000}$	= \$500 Amount claimable before Excess
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15. **Constructive Total Loss**
No claim for constructive total loss shall be recoverable unless the property insured is reasonably abandoned either on account of its actual loss appearing to be unavoidable or because the cost of recovering, reconditioning and forwarding the property insured to the destination named in the policy would exceed its value on arrival.
16. **General Average & Salvage Charges**
To be settled as required under the Contract of Carriage.
17. **Minimising Loss**
The Company will pay expenses reasonably and properly incurred up to the sum insured of that item, for the defence of, or safeguarding and recovering the property insured where such defence, safeguarding and recovery is necessitated as a result of the operation of an insured peril.
18. **Pair(s) and Set(s) Clause**
In the event of loss and/or damage to any article or articles forming part of a pair or set the Company will not be liable for more than the value of any particular part or parts which may be lost or damaged, without reference to any special value which such article or articles may have as part of such pair or set, and in no case be liable for more than a proportionate part of the insured value of such pair or set. The policy can be extended to cover Pairs and Sets if the Pairs and Sets Extension Clause is selected and the appropriate premium paid.
19. **Electrical, Mechanical and Electronic Failure Extension Clause**
Electrical, Mechanical and Electronic Failure breakage or non function of electrical tubes, valves, bulbs, or components, whether separate or part of an appliance, unless proximately caused by external physical damage to the item or appliance or its container. The policy can be extended to cover Electrical, Mechanical and Electronic Failure if the Electrical, Mechanical and Electronic Failure Extension Clause (excludes goods with internal combustion engines) is selected and the appropriate premium paid.
20. **Replacement Clause**
In the event of loss or damage to any part or parts of the Assured's household appliances caused by a peril covered by the policy the sum recoverable shall not exceed such proportion of the cost of replacement or repair of such part or parts plus charges for forwarding and refitting, as incurred, as the total sum insured bears to the total value of the property insured. Provided always that in no case shall the liability of the Company exceed the sum insured of the complete machine or appliance.
21. **Claims Procedure**
As soon as possible after the happening of any event which may give rise to a claim under this policy you should:
 - i. Note all details of any visible or suspected loss or damage on the carriers delivery receipt and Official Inventory at the time of the delivery.
 - ii. Notify the Company within 7 days of receipt of the property insured. A claim form will be emailed detailing the process and documentation required to lodge your claim.
 - iii. Take all reasonable measures to prevent further loss or damage.
 - iv. You must not authorise repairs or replacement of any property lost or damaged without the consent of The Company.

Applicant **X**
Signature

Date

Transworld Ref.