

Customer Goods in Transit and Storage Insurance Policy Wording

This insurance will be arranged on your behalf by Price's Removals and Storage Pty Ltd as an authorised representative of insurance brokers, Aldridge and Street a Division of Cowden (VIC) Pty Ltd (AFSL 245658)

DEFINITIONS

In this policy the following words have the meaning set out below:

Removal Company - Price's Removals and Storage Pty Ltd

Customer - Persons or entities who contract with the removal company to remove and/or store their goods.

Customers' Goods - Physical property which a customer has asked the removal company to move and/or store including household goods and personal effects of every description including antiques, works of art, jewellery, vehicles, boats, and trailers; and office and factory contents of every description including computers and all ancillary equipment, plant and machinery.

Transit - All conveyances by road and/or rail and/or air and/or vessel to and from ports and or places anywhere in Australia or the world. Transit commences when goods are first moved and/or uplifted within the house, office or factory by the removal company for the purpose of transit and ceases when the goods are last moved by the removal company after delivery to their final destination or such other place as the receiver may instruct. Transit includes packing/unpacking of goods by the removal company at uplift or delivery and any storage which is incidental to the transit.

Storage - Any storage of customers' goods at the customer's request in an authorized warehouse or compound by the removal company prior to, during or after transit.

INSURERS

This insurance is provided by the following insurers:
CGU Insurance Limited (ABN 27 004 478 371 AFSL 238291)-insures Australia wide perils storage of fire, lightning, aircraft, earthquake, storm and tempest, flood, water from fixed pipes or systems, riots, strikes and civil commotion, explosion and impact damage. Associated Marine Insurers Agents Pty Ltd (ABN 41 006 104 007 AFSL 235383) as agent for and owned by Zurich Australian Insurance Limited (ABN 13 000 296 640) - insures all other transit and storage risks

RISKS COVERED

Where the customer has requested the removal company to insure the customer's goods, depending on the risks and period of cover and basis of settlement selected by the customer and shown in the certificate of insurance, this policy insures the customer's goods as set out below:

Full Cover insures all risks of loss or damage to the insured goods during transit from any external cause including accidental damage during packing, loading and unloading by the removal company or its representatives. However, regardless of which cover the customer selects, goods packed by the customer are insured only for restricted cover.

Restricted Cover insures loss or damage to the customer's goods during transit resulting from:

- fire and explosion;
- lightning, flood;
- overturning and/or derailment of conveyance;
- collision of vessel, aircraft or conveyance;

- crashing or forced landing of aircraft; stranding, sinking, or contact of vessel with any external object other than water;
- entry of water into any vessel, hold, container liftvan or place of storage.

Additional Risks Covered

In addition to the risks set out above, this policy insures the customer's goods for loss or damage caused by or as a result of:

- war (sea and air transit risks) and strikes, riots and civil commotions in the terms of Institute of London Underwriters' Clauses current at the time of shipment; and
- General Average and Salvage Charges adjusted or determined according to the removal contract and/or the governing law and practice, which are incurred to avoid or in connection with the avoidance of loss from any cause other than those excluded elsewhere in the policy.

BASIS OF SETTLEMENT

Depending on the Basis of Settlement selected by the customer and shown in the certificate of insurance, if loss or damage occurs as a result of an insured risk, the insurer will pay, up to the declared value of any item (and subject to the restrictions set out below):

Replacement Cost

In the event of damage, the reasonable cost of repairs or restoration. For any items totally lost or destroyed, full replacement cost provided that such items are no more than 7 years old or have been specifically declared and valued on the insurance declaration or removal contract. Regardless of which Basis of Settlement is selected, the insurer will only pay market value for the following items: goods more than 7 years old or which have not been declared; computers and computer accessories; clothing; motor vehicles, boats and trailers.

Market Value

In the event of damage, the reasonable cost of repairs or restoration. For any items totally lost or destroyed, their replacement cost less a reasonable allowance for age, condition, wear and tear and depreciation.

Office or Factory Goods, including Plant and Machinery

For office and factory goods, including plant and machinery, the insurers will only pay: the lesser of the market value and the declared value of the goods at the time of loss; and agreed charges for insurance, packing and freight.

Pairs and Sets

Where one or more articles in a pair or set (including lounge suites) are lost or damaged, the policy only covers the lost or damaged part or parts. The insurers will not pay more than a proportionate part of the insured value of the pair or set without reference to any special value which they may have as a pair or set or depreciation or loss of value.

Antique Furniture

For antique furniture, the insurers will only pay the reasonable costs of repair and will not pay any depreciation or loss of value caused by the loss or damage.

Co-insurance

If the declared value of the goods is less than 80% of their actual value at the time of the loss or damage, the amount of the claim will be adjusted in the same proportion as the declared value bears to 80% of the actual value.

Excess

The removal company must pay the first (i) \$2,000 transit Australia or (ii) \$5,000 storage, in respect of any one claim under this policy. The customer must contribute the Customer Excess shown in the removal contract.

EXCLUSIONS FROM AND LIMITATIONS ON COVER

Motor Vehicles

This policy does not cover motor vehicles while they are being driven under their own power unless they are being driven by an authorised representative of the removal company for the purpose of loading or unloading.

Valuables

This policy does not cover loss or damage to any antique, curio, piece of jewellery, plate, precious object, work of art, medal, money, coin, stamp, collection of items, fur, piece of precision equipment or professionally packed carton by the removal company the value of which exceeds \$1000 unless specifically declared on the list of items to be insured or on the removal contract.

Owner Packed Cartons

Non-delivery of owner packed cartons is limited to \$500.00 unless an itemized valued list of contents is supplied prior to the commencement of the transit.

Other Excluded Risks

This policy does not cover loss or damage or expense caused by:

- delay, loss of use of property or any other form of consequential loss of any description;
- confiscation or detention by customs or other official or authorities;
- wear and tear, moths, vermin, infestation, normal atmospheric or climatic conditions, corrosion, contamination or deterioration;
- inherent vice or nature of the subject matter or vibration; mechanical, electrical or electronic breakdown or derangement of goods where there is no external evidence that an insured event has occurred;
- nuclear risks which means the use, existence or escape of nuclear weapons materials or ionizing radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel.

Terrorism Exclusion

This policy excludes any loss, damage, liability or expense arising from terrorism and/or steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, anticipated, threatened, suspected or perceived terrorism. For the purposes of this clause, terrorism means any act(s) of any person(s) or organization(s) involving the causing, occasioning or threatening of harm of whatever nature and by whatever means or putting the public or any section of the public in fear in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organization(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

Notwithstanding any provision to the contrary contained in this policy, it is agreed that this policy covers loss or damage to the subject matter insured caused by any terrorist or any person acting from a political motive, from when the subject matter insured is first moved for the purpose of being conveyed to a destination outside the premises at which loading takes place and ends when the interest insured is last moved in being delivered at the destination, or at any earlier point where the ordinary course of transit is interrupted by the insured.

CLAIMS PROCEDURES

As soon as possible after the happening of any event which may give rise to a claim under the policy, the customer(s) must:

- Take all reasonable steps to prevent any further loss or damage;
- Note details of any loss or damage on the removal company's inventory and/or condition report;
- Contact Chess Price's Removals 395A Westbury Road, Prospect, Tasmania. 7250 Telephone (03) 6343 113
- Within 3 days of receipt of the goods, lodge a written claim with the removal company (using any form provided by the removal company).

The customer must not authorise the repair or replacement of the lost or damaged goods without the consent of the removal company or the insurer.

The removal company or the insurer, at its expense, may appoint a loss assessor to inspect damaged goods.

The removal company may settle claims under this policy under instructions from the insurer. If the claim is for more than the amount detailed in the excess, the removal company must send to the insurer the inventory and/or condition report, removal contract and full details of the items lost or damaged.

SPECIAL CONDITIONS

Premium

The amount payable by the customer for this insurance may be varied provided the customer receives one month's prior notice of any change.

Duty of Disclosure

Before entering into a contract of general insurance with an insurer, the insured has a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that the insured knows, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

The insured has the same duty to disclose those matters to the insurer before any renewal, extension, variation or reinstatement of a contract of general insurance.

The duty however does not require disclosure of matters:

- That diminish the risk to be undertaken by the insurer;
- That are common knowledge;
- That the insurer knows or, in the ordinary course of his business ought to know;
- As to which compliance with the duty is waived by the insurer.

Non Disclosure

If the insured fails to comply with the duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If the non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

Goods and Services Tax

If the insured is liable to pay goods and services tax (GST) in respect of any goods, services or other supply which are the subject of a claim under the policy the insurers will pay the insured for that GST liability. However

Where the insurers make a payment under this policy for the acquisition of goods, services or other supply the insurers will reduce the amount of the payment by the amount of any input tax credit the insured is or will be or would have been entitled under the Goods and Services Tax Act 1999 in relation to that acquisition whether or not the acquisition is actually made.

Where the insurers make a payment under this policy as compensation for the acquisition of goods, services or other supply the insurers will reduce the amount of the payment by the amount of any input tax credit the insured would have been entitled to under the Goods and Services tax Act 1999 had the payment been applied to acquire such goods, services or supply.

Privacy

The insurer collects personal information for the purpose of providing insurance products, services, processing and assessing claims. The insured can choose not to provide this information, however the insurer may not be able to process its requests.

The insurer may disclose information it holds about the insured to other insurers, an insurance reference service or as required by law. In the event of a claim, the insurer may disclose information to and /or collect additional information about the insured from investigators or legal advisors.

The insured may contact the insurer if it wishes to update or access the information the insurer holds about it or if it does not wish to receive any marketing material directly from the insurer (such as special offers and discounts).

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**CHES MOVING AUSTRALIA
PROTECTION PLAN
INSURANCE REQUEST APPLICATION
FOR HOUSEHOLD & PERSONAL EFFECTS IN TRANSIT / STORAGE**

Bedrooms	QTY.	Declare Value	Lounge	QTY.	Declare Value	Kitchen	QTY.	Declare Value	Dining	QTY.	Declare Value	Outside	QTY.	Declare Value	Sundries (cont)	QTY.	Declare Value
Baby Bath			Lamps			Cabinet			Air Cooler/Fan			BBQ			Golf Bag/Buggy		
Basinet & Stand			Bean Bag			Dishwasher			Bookshelf			Bicycle/Trike			Timber		
Bed Double & M			Mirror			Dresser			Buffet/Sideboard			Compost Bin			Knit Machine		
Bed Single & M			Bookcase			Freezer			Carpet			Garden Tools			Outboard Motor		
Bed Folding			Bookshelf			Fridge			Crystal Cabinet			Garden Hose			Polisher		
Bedside Table			Carpet			High Chair			Dining Chairs			Kennel T/Tennis			Saw Horse		
Bookshelf			Rugs			Kitchen Chairs			Dining Table			Ladder			Sewing Machine		
Bouncinette			Chair Arm			Kitchen Table			Other Chairs			Mower			Sewing Table		
Box or Chest			Chair Other			Microwave			What Not			Swing (Dism.)			Skis		
Carpet/Lino			China Cabinet			Stool			Linen			Playgym			Fishing Rods		
Chairs/Stools			Coffee Table			Utensils			China/Glasses			Pool (Dism.)			Suitcase/Trunks		
Change Table			Desk			Crockery/China			Cutlery			Wheel Barrow			Surf Board		
Chest of Drawers			Divan			Pots/Pans			Spirits/Wine			Trampoline			Table		
Cot			Heater			Electrical Appli.			Picture/Paintings			Workbench			Tent		
Cupboard			Lounge Suit			Crystal						Outdoor Setting			Camping Gear		
Desk			Occasional Table			Plasticware			Hall						Vacuum Cleaner		
Sofa Bed			Organ			Bowls/Trays			Dropside Table			Sundries			Welder		
Dressing Table			Piano			Cutlery			Glory Box			Beach Umbrella			Typewriter		
Headboard			Stand Lamp						Grandfather Clock			Cupboard			Clocks		
Lowboy			Stereo System			Family			Stand			Dolls House			Computer Equip.		
Mirrors/Lamps			Stereo Cabinet			Billiard Table			Hall Table			Filling Cabinet			Musical Inst.		
Lowchair			Stereo Speakers			Bar			Phone Table			Fish Tank/Stand			Photo Equipment		
Pram/Stroller			Stool			Bookcase/Shelf			Pictures/Paintings			Containers Packed By Owners		Film/Video Tapes			
Wardrobe			TV			Carpet						<i>Please List</i>		Audio/Tapes			
Blanket/Linen			TV Cabinet			Rugs			Laundry					Picts/Paints			
Pictures/Paintings			Wall Unit			Chair			Brooms etc.					Sports Equip.			
Clothes - Mens			Wine Rack			Desk			Clothes Drier					Toys/Games			
Clothes - Womens			Pictures/Paintings			Divan			Cupboard					Tools - Hand			
Clothes - Childrens			Crockery/China			Table			Ironing Board					Tools - Power			
TV			Clocks			Standard Lamp			Table					Tools - Chest			
Toys/Books			Books			Computer			Washing Machine					Power Edger			
Clock Radio			DVD/CR			DVD/CR								T/Tennis Table			
			Records/CD's			TV								Video Game Unit			
			DVD's			Picture/Paintings											
						Ent. Unit											
Sub Total		\$	Sub Total		\$	Sub Total		\$	Sub Total		\$	Sub Total		\$	Sub Total		\$

(Attach a separate list if more space is required)

Total value to be insured (inclusive of GST) \$