

Insurance Declaration

NAME: _____ DATE: _____

Select your required Cover:

Periods Covered

- Transit
 Storage

Risks Covered

- Full Cover
 Restricted Cover

Basis of Settlement

- Market Value
 Replacement Cost

Itemise and value your goods

Use the List below to itemise the value of your goods. If you prefer, you may simply declare the Total Value of your goods. When estimating the value of your goods:

If you have selected **Replacement Cost** cover, ensure that you estimate the cost of new goods of similar type. If you have selected **Market Value Cover**, estimate the amount that your goods would be worth.

Remember that if you underestimate the value by more than 80%, the amount of your claim may be reduced.

MAIN BEDROOM	VALUE	LOUNGE ROOM	VALUE	KITCHEN	VALUE	GENERAL	VALUE
Bed Mattress		Bookcase		Crockery		Air Conditioner (Port)	
Bedroom Suite		Books		Cutlery		BBQ	
Bedside Lamps		Carpet/rugs		Dishwasher (Mobile)		Bicycles	
Blankets/Linen		CDs		Electrical Appliances		Carpets	
Carpet/Rugs		Crystal/Ornaments		Food		Children's Playground	
Clothing-Gents		Cushions		Freezer		Clocks	
Clothing-Ladies		Lamps		Heaters (Portables)		Dog Kennel	
Dressing Table		Lounge Suite		High Chair		Garden Setting	
Pictures		Occasional Table		Kitchen Table/Chairs		Garden Tools	
T.V		Piano/Organ		Microwave		Golf Bag and Buggies	
Wardrobes		Pictures		Plastic & Glassware		Hobby Collections	
Side Chests		Records/Cassettes		Pots & Pans		Ladder	
TOTAL VALUE		Stereo Equipment		Refrigerator		Lawnmower	
BEDROOM 2		Videos		Other		Light Fittings	
Bed Mattress		Television				Outdoor Furniture	
Blankets/Linen		Other		TOTAL VALUE		Photographic Equip	
Clothing		TOTAL VALUE		FAMILY ROOM		Pool Table	
Computer		HALLWAY		Bookcases		Radios	
Dressing Table		Hallstand		CDs		Suitcases	
Toys/Books		Lamps		Chairs/Lounge Suite		Trampoline	
T.V/Stereo		Rugs		Games/Toys		Tools	
Wardrobe		Telephone Table		Home Computer		Tools (power)	
Lamp		Urn		Musical Instruments		Wheelbarrow	
Other		Other		Rugs		Window Dressing	
TOTAL VALUE		TOTAL VALUE		Sewing machine		Work Bench	
BEDROOM 3		DINING ROOM		Sports Equipment		Other	
Bed Mattress		Buffet		Stereo			
Blankets/Linen		Carpets/Rugs		Television		TOTAL VALUE	
Clothing		Crystal Cabinets		Video			
Dressing Table		Cutlery Service		Video Tapes/DVDs			
Nursery Equipment		Dining Suite		Other			
Toys/Books		Dinner Service				TOTAL VALUES	
T.V/Stereo		Glassware				Master Bedroom	
Wardrobe		Liquor		TOTAL VALUE		Bedroom 2	
Other		Other		BATHROOM/LAUNDRY		Bedroom 3	
TOTAL VALUE		TOTAL VALUE		Cleaning Utensils		Bedroom 4	
BEDROOM 4		STUDY		Clothes Dryer		Lounge Room	
Bed Mattress		Bookcase		Iron/Ironing Board		Hallway	
Blankets/Linen		Books		Linen		Dining Room	
Clothing		CD Player		Linen Basket		Study	
Dressing Table		Chairs		Mops, Brooms etc		Kitchen	
Nursery Equipment		Computer		Toiletries		Family	
Toys/Books		Desk Chair		Vacuum Cleaner		Bathroom/Laundry	
T.V/Stereo		Filing Cabinet		Washing Machine		General	
Wardrobe		Lamp		Other		Total Contents Sum	
Other		Other				TOTAL DECLARED VALUE	
TOTAL VALUE		TOTAL VALUE		TOTAL VALUE			

Special valuables: Please list and estimate the value of 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 whose value exceeds \$1000.00 in the table below. Attach a detailed inventory if you need more space.

Specified Item	Value	Specified Item	Value

Declaration - I declare that the above values are correct to the best of my knowledge and that I have informed Caloundra Removals & Storage Pty. Ltd. about anything which could affect the risk. I have received a copy of the FSG and PDS.

SIGNATURE:

DATE: / /

Caloundra Removals & Storage Pty. Ltd. is an authorised representative of Aldridge & Street Pty Limited which holds Australian Financial Services Licence No 245658.

White - Client Copy

Yellow - File Copy

Blue - Office Copy

**CUSTOMERS' GOODS IN TRANSIT AND STORAGE
INSURANCE
POLICY WORDING**

This insurance will be arranged on your behalf by Caloundra Removals & 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 - Caloundra Removals & 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 storage perils 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 \$2,000 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 Caloundra Removals & Storage.
- 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).