

**GlobalSure 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. Owner packed cartons/packages/items need a valuation of each individual carton/package/item, which needs to be specified in a supplementary form.

**Electrical, Mechanical and Electronic Failure Extension Clause on Household Goods**

This extension includes loss or damage caused by electrical, mechanical and electronic failure (excludes goods with internal combustion engines). The item(s) must not exceed six years old, be in working order prior to uplift, 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 extension includes loss or damage caused by mould and mildew due to atmospheric and climatic conditions. Underwriters' maximum liability shall not exceed 75% of the sum insured. This limitation shall not apply to claims arising from external water damage.

**Pairs and Sets Extension Clause on Household Goods**

This extension covers Pairs and Sets, see clause #18 of Policy Terms & Conditions. 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.

**Maximum cover**

The maximum this policy will cover is NZ\$750,000 and a maximum of NZ\$200,000 on any one single item within the shipment.

**Insurance Policy Package Options**

		Tick
<b>Platinum Plus</b>	<ul style="list-style-type: none"> <li>GlobalSure Removal Cover Insurance</li> <li>Electrical, Mechanical and Electronic Failure Extension Clause</li> <li>Mould and Mildew Extension Clause</li> <li>Pairs and Sets Extension Clause</li> </ul>	<input type="checkbox"/>
<b>Platinum</b>	<ul style="list-style-type: none"> <li>GlobalSure Removal Cover Insurance</li> <li>Electrical, Mechanical and Electronic Failure Extension Clause</li> <li>Mould and Mildew Extension Clause</li> </ul>	<input type="checkbox"/>
<b>Gold</b>	<ul style="list-style-type: none"> <li>GlobalSure Removal Cover Insurance</li> <li>Electrical, Mechanical and Electronic Failure Extension Clause</li> </ul>	<input type="checkbox"/>
<b>Silver</b>	<ul style="list-style-type: none"> <li>GlobalSure Removal Cover Insurance</li> </ul>	<input type="checkbox"/>
<b>Limited Cover</b>	<ul style="list-style-type: none"> <li>This policy only has limited cover, you are only covered for loss of a whole package/whole item and does not cover for damage. Claims for breakage, chipping, denting, scratching and bruising are excluded. Items missing from within a package are also excluded. This policy is better suited for owner packed goods. Owner packed items need a valuation of each individual package/item.</li> </ul>	<input type="checkbox"/>
<b>Total Loss</b>	<ul style="list-style-type: none"> <li>Claims are limited to total loss of the <b>whole</b> consignment</li> <li>Claims for loss of individual items are excluded</li> <li>Claims for damage including breakage, chipping, denting, scratching and bruising are excluded</li> </ul>	<input type="checkbox"/>

Policy Terms and Conditions on page 3.

**Details of Insured**Full Name Of Insured Transworld Ref. 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 to 3 of this Insurance Policy, which includes the Terms and Conditions. ☐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. A claim may be refused or the amount reduced under a claim if you do not comply with the policy conditions, or if you make a fraudulent claim.

The Policy is underwritten by Chaucer- Syndicate 1084 at Lloyds.

**Office Use Only**

Checked By

Date Checked

Policy Ref.

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## Schedule of Property to be Insured

Cover will be based on NZ\$3,750.00 per cubic metre. Complete the inventory hereunder declaring all items valued over NZ\$2,000. If you underinsure your goods the (Average Clause) will apply – see Policy Terms and Conditions on page 3.

Volume of consignment:	m <sup>3</sup> X NZ\$3750/m <sup>3</sup>	Volume valuation	
		Plus Moving And Packing Costs	
<b>Declaration, Agreement and Authorisation</b>		<b>Total insured value NZ\$</b>	

Please remember we will treat a statement or claim or an act or omission by any one of the applicants as a statement or claim or an act or omission by all the applicants.

I/We declare that the information given in this proposal is true, complete and correct.

I/We have read the Policy Terms and Conditions on page 3

I/We agree that the proposal shall be the basis of the contract between The Company and myself/ourselves.

I/We will accept The Company's policy subject to the terms and conditions contained in it.

I/We understand information supplied in this proposal is being collected by The Company for insurance purposes. If any information sought is not provided, this proposal may be declined.

The privacy Act 1993 allows for the right to request access to and/or correct personal information held by The Company

This insurance is subject to English Law and Jurisdiction

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## Policy Terms and Conditions

1. The Policy is underwritten by Chaucer- Syndicate 1084 at Lloyds (hereinafter referred to as the "Insurer"), agrees on payment of the premium prior to moving of your property 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. **Excluded Goods**
  - 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) Spa Pool, Plastic storage boxes.
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. Owner packed cartons/packages/items need a valuation of each individual carton/package/item.
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 collection at origin or before delivery at final destination. Storage must be in a warehouse approved by The Company (Mini storage, self-lock areas, garages and other like facilities are not considered approved). 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 Insurer 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 insured value of the item 5 years old.
  - 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\$450 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, unless the Mould and Mildew Extension Clause is selected and the appropriate premium paid.
  - b) Rust, Oxidisation, Discolourisation ie Yellowing of plastic or rubber items or components of items.
  - c) Loss, damage or expense caused by delay.
  - d) Loss or damage caused by confiscation or detention by officials or authorities.
  - e) Any loss or damage indemnifiable under the Earthquake Commission (EQC) Act 1993 and its Amendments and any excess applied by the Earthquake Commission.
  - f) War, invasion, act of foreign enemy, warlike operations, (whether war be declared or not), civil war, rebellion, cyber, terrorism, 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, chemical or biological.
  - g) Loss, Damage or expense attributable to wilful misconduct of the Assured.
  - h) Sanction Limitation - insurer will not provide cover or shall be liable to pay any claim that would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
  - i) Loss of data from any electronic device, howsoever caused.
  - j) Pre-existing conditions.
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\$2,000 Clause** - Any one item in excess of NZ\$2,000 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:  

$$\text{Claim} = \$1000 + \frac{\$10,000 \times \$1,000}{\$20,000} = \$500 \text{ Amount claimable before Excess}$$
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 is selected and the item is less than six years old and the appropriate premium paid (excludes goods with internal combustion engines).
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. Lodge a written/email claim with supporting documentation within 30 days of delivery.
  - iv. Take all reasonable measures to prevent further loss or damage.
  - v. You must not authorise repairs or replacement of any property lost or damaged without the consent of The Company.

Date

Transworld Ref.