NEW ZEALAND
MOVERS
GLOBAL MOVING SERVICES

TRANSIT AND STORAGE INSURANCE PROPOSAL AND VALUATION FORM

vero
marine

Understanding Your Insurance Options

A brief summary to assist you in deciding which cover is right for you

Cover Options Available to You

Option 1: Comprehensive Cover for Household Effects

This is comprehensive and provides you with cover for Accidental loss, physical damage or destruction of The Property Insured including breakage, scratching, denting, chipping, or tearing and including cover for Pairs & Sets and electrical & mechanical failure. Mould & mildew is covered but only for transits from New Zealand to Australia and vice versa and within New Zealand, physical damage or destruction of The Property insured as a direct result of fire, flood and/or accident to, or overturning of the conveying vehicle. Cover is extended to include total loss of any package lost overboard or dropped whilst loading on to, or unloading from, vessel or craft. You are also covered for burglary following violent and forcible means (or threat thereof) of The Property Insured from any professional storage facility or securely locked vehicle whilst in the ordinary course of transit.

This cover has an excess of NZ$250.00. (Plus additional 15% of the insured value of the claimed item(s), with a maximum of NZ$250.00 for all electrical & mechanical failure claims.)

Option 2: Restricted Cover for Household Effects

This is a more cost effective cover, and provides you with cover for Accidental loss, physical damage or destruction of The Property Insured as a direct result of fire, flood and/or accident to, or overturning of the conveying vehicle. Cover is extended to include total loss of any package lost overboard or dropped whilst loading on to, or unloading from, vessel or craft. You are also covered for burglary following violent and forcible means (or threat thereof) of The Property Insured from any professional storage facility or securely locked vehicle whilst in the ordinary course of transit.

This cover has a NIL excess.

Option 3: Comprehensive Cover for Motor Vehicle / Motorcycle / Boat / Caravan / Trailer

This covers you for Accidental loss, physical damage or destruction of The Property Insured including breakage, scratching, denting, chipping, or tearing and including mould & mildew cover but only for transits from New Zealand to Australia and vice versa and within New Zealand, physical damage or destruction of The Property Insured as a direct result of fire, flood and/or accident to, or overturning of the conveying vehicle. Cover is extended to include total loss of any package lost overboard or dropped whilst loading on to, or unloading from, vessel or craft. You are also covered for burglary following violent and forcible means (or threat thereof) of The Property Insured from any professional storage facility or securely locked vehicle whilst in the ordinary course of transit.

This cover has an excess of NZ$500.00 or, 1% of the insured value (whichever is greater).

Valuation Options Available to You

Option 1. Individual Values – This is a great opportunity to conduct a comprehensive assessment of your insurance requirements by individually valuing ALL of the property being moved. There are two methods of doing this…

(i) Complete this proposal form going room by room and giving individual replacement values to the property moving.

(ii) Attach your own separate list to this proposal form giving individual replacement values to ALL of the property moving.

Option 2. Value by Volume (Household effects Only) – This is the quickest and easiest method of applying a value to the property being moved. Simply multiply the total volume of ALL of the household effects being moved by NZ$3000 per cubic metre.

Owner Packed Items

Please note that the contents of owner packed cartons / packages will not be covered for pairs & sets, electrical & mechanical, breaking, denting, scratching & chipping. You must also have a detailed and valued list.

Important Notes

All individual items valued over NZ$10,000 must be declared in the specific section on this proposal form. If you do not take out insurance cover with New Zealand Movers then your goods will be transported/stored at 'Owner's Risk'.

In the Unlikely Event of a Claim

In the event of a claim please forward written notification and a brief description of your loss/damage to New Zealand Movers within 7 days of receiving delivery. Please ensure you provide your new address, telephone, fax, e-mail details etc. A claim form will then be sent to you for your completion and return within 30 days together with quote(s) for repair/replacement.

NEW ZEALAND MOVERS
GLOBAL MOVING SERVICES

vero marine

Insurance to, from and within New Zealand

For HOUSEHOLD GOODS, PERSONAL EFFECTS, MOTOR CYCLES, CARAVANS, MOTOR VEHICLES, BOATS AND BOAT TRAILERS

Policy Terms, Conditions and Exclusions

Any individual client ('the Owner') of New Zealand Movers and/or any associate and/or subsidiary companies and participating agents ('the Movers') proposing household goods and personal effects etc. {as defined in "The Property Insured"} for insurance, whose proposal for insurance has been accepted for insurance and who has paid the required premium

Cover

Option 1: Comprehensive Cover

Accidental loss, physical damage or destruction of The Property Insured including breakage, scratching, denting, chipping, or tearing and including cover for Pairs & Sets. Mould & mildew is covered but only for transits from New Zealand to Australia and vice versa and within New Zealand.

Option 2: Restricted Cover

Accidental loss, physical damage or destruction of The Property Insured as a direct result of fire, flood and/or accident to, or overturning of the conveying vehicle. Cover is extended to include total loss of any package lost overboard or dropped whilst loading on to, or unloading from vessel or craft. You are also covered for burglary following violent and forcible means (or threat thereof) of The Property Insured from any professional storage facility or securely locked vehicle whilst in the ordinary course of transit.

Extensions

1. Liability for general average and salvage charges according to the contract of affreight-ment.
2. Liability under the "Both to Blame Collision " Clause under the contract of affreightment.
3. Costs of disposal, removal or destruction of The Property Insured in consequence of a claim. Limited to NZ$5,000. In no case shall this insurance extend to cover any liability, cost or expense arising in respect of pollution, contamination or pollution clean up costs, fines or penalties.
4. Airfreight and incidental costs and charges incurred to expedite repair,replacement or restoration of The Property Insured in consequence of a claim. Limited to NZ$5,000.
5. Expenses reasonably and properly incurred up to the sum insured for the defence, safeguarding and recovery of The Property Insured where such expenses would prevent or minimise a claim.
6. Electrical and mechanical failure and/or malfunction subject to an additional excess of 15% of the value of the item with a maximum of $250 applied for all Electrical and Mechanical failure claims.
7. Reasonable costs of accommodation and other expenses incurred in consequence of a claim preventing you from resuming normal accommodation.

Warranted that:

(a) Costs, which would have been incurred irrespective of the claim, will not be reimbursed.
(b) Reimbursement is limited to a daily rate of NZ$500.
(c) Reimbursement is limited to a period of 10 consecutive days.

8. Lifting of corks of wine bottles due to heat and atmospheric conditions. Limited to NZ$100 per bottle. Maximum amount payable is 30% of the total declared value for wine.

Warranted that:

(a) The wine is professionally packed.
(b) The wine is specified on a Transit International Valuation List & Proposal form.

9. Loss in value of works of art and antiques following restoration or repairs. Limited to 50% of the specified value of the damaged item.

Warranted that:

(a) The items in question have been individually specified on a Transit International Valuation List and Proposal form.
(b) An independent valuer must establish any loss in value.

Losses payable under this extension are in addition to the cost of restoration or repair.

NOTE: A warranty is a promise by you, the breach of which discharges the Company from all liability from the time of that breach.

Basis of Claim Settlement

We will settle claims by payment, reinstatement or repair based on:

1. Replacement value at destination for furnishings and household appliances less than 10 years old.
2. Replacement value at destination less an allowance for depreciation for all other household goods and personal effects.
3. Indemnity value of sum insured declared for motor vehicles, motor cycles, caravans, boats and boat trailers.

Period of Insurance

This insurance attaches from the commencement of uplifting/removal at the place named in the Household Removal Insurance Declaration, continues during the ordinary course of transit, including intermediate storage at a professional storage facility of up to 60 days duration if required, and ceases on delivery at the place shown in the policy, or on the expiry of 60 days after completion of discharge of The Property Insured from the overseas vessel or aircraft at the final port of discharge, whichever shall first occur.

The Property Insured

Household goods and personal effects, motorcycles, caravans, motor vehicles, boats and trailers

Excluding:

1. Cash, notes, bonds, securities of any kind, documents, jewellery, watches and the like
2. Perishable or frozen food, livestock, plants, shrubs or trees
3. Tools and equipment used for professional or business purposes, including journals, text or reference books
4. Works of art or antiques and the like where the value is more than NZ$10,000
5. Any one article exceeding NZ$10,000 unless specified
6. Stamp, coin, medal and other collections or group of items whose collective value is enhanced by being part of that group valued at more than $10,000

NOTE: The Company will consider increasing the limits under exclusions 4, 5 and 6 above, subject to notification and agreement of terms to apply, prior to transit.

Exclusions

You are not insured for:

1. The agreed excess
2. Loss damage or destruction of The Property Insured caused by or arising from:
   (a) insufficient or unsuitable packing, protection or preparation carried out by you
   (b) insects including moths or woodworm, wear and tear, gradual deterioration and atmospheric and climatic conditions
   (c) mould and mildew (outside transits from New Zealand to Australia and vice versa)
   (d) delay
   (e) confiscation or detention by officials or authorities
   (f) war, civil war, revolution, rebellion, insurrection, or civil strife arising there from or any hostile act by or against a belligerent power, capture, seizure, arrest, restraint or detainment (piracy excepted), and the consequences thereof or any attempt thereat, derelict mines, torpedoes, bombs or other derelict weapons of war (whilst The Property Insured is on land)
   (g) a terrorist act or person acting from a political motive (whilst The Property Insured is on land)
   (h) ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. The radioactive, toxic, explosive, or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
   (i) vehicles whilst being driven under their own power or whilst under tow except for the express purpose of loading and/or unloading from the conveyance, or whilst the vehicle is parked or manoeuvred within the port, storage or warehouse area. This policy excludes any third party liability howsoever caused
3. In the case of motor vehicles, motor cycles, caravans, boats and boat trailers you are also not insured for loss or damage to audio equipment, telecommunication equipment, tools, spare tyres and/or similar items and/or parts and/or accessories, and/or marine electronic accessories unless such property in conveyed in an ISO fully enclosed solid roof and wall container or such property is lost together with the entire shipment.

Conditions

Average Clause

If at the time of loss or damage The Property Insured is collectively of a greater value than the total sum insured then you shall be considered as being your own insurer for the difference and bear a rateable share of the loss accordingly.

Example

Sum Insured	$10,000	The Claim Adjustment is calculated as follows:
Claim	$1,000	$\frac{10,000}{20,000} \times \frac{1,000}{1} = \$500$ Amount claimable before excess
Value of Property	$20,000	

Avoidance of Delay

It is a condition of this insurance that you will act with reasonable dispatch in all circumstances within your control.

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 Household removal Insurance Declaration would exceed its value on arrival.

Duty

In the event of The Property Insured becoming a total loss as a result of an insured risk this insurance excludes any payment for duty, GST or other taxes unless included in the sum insured and then only when such amounts have been incurred at the time of loss and are non-refundable.

Excess Clause

As declared and agreed on the certificate of insurance.

Replacement Clause

In the event of loss or damage to any part or parts of your household appliances caused by a risk 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 of 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.

Pre-shipment Condition Report for Motor Vehicles and Caravans

A condition survey is to be carried out at your expense by an independent party immediately prior to the commencement of cover. In the event of a claim the written report of the survey is to be submitted to the Company and if such report is not available the policy excess will be doubled.

Replacement Clause for Motor Vehicles

In the event of loss or damage to any part or parts of The Property Insured caused by a risk insured against, the sum recoverable shall not exceed the cost of replacement or repair of such part or parts plus charges for forwarding and refitting, if incurred, but excluding duty unless the full duty is included in the sum insured, in which case loss, if any, sustained by the payment of additional duty shall also be recoverable. In no case shall the liability of the Company exceed the insured value of The Property Insured.

Law and Practice

This insurance is subject to New Zealand law and practice.

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claims@veromarine.co.nz *www.veromarine.co.nz*

SCHEDULE OF GOODS TO BE INSURED

RESET FORM

Name:	Ref #	Moving By: (Tick)		
		Land	Sea	Air
Origin:				
Destination:				

COVER OPTIONS	VALUATION OPTIONS	CURRENCY (If not NZD)
☐ Comprehensive Cover for household effects	☐ As per my values on this form	☐ AUD
☐ Restricted Cover for household effects	☐ As per my values on the attached list	☐ USD
☐ Comprehensive Cover for motor vehicle/motorcycle/boat/caravan/trailer	☐ By volume at $3,000 per cubic meter (for household effects only)	☐ GBP
☐ ☐ ☐ ☐ ☐		☐ EUR

	QTY	NZ BENCH MARK	VALUE
LOUNGE			
2 SEATER SOFA		$3,500	
3 SEATER SOFA		$4,000	
ARMCHAIR		$1,000	
BOOKS		$1,000	
BOOKCASE		$1,000	
CD'S/DVD'S		$30each	
CHINA CABINET		$2,500	
COFFEE/SIDE TABLES		$1,000	
HEATER/DEHUMIDIFIER		$1,000	
LAMPS		$500	
MIRRORS		$300	
OTOAMAN/FOOTSTOOL		$500	
ORNAMENTS		$1,000	
PIANO/ORGAN		$3,000	
PICTURES		$1,500	
RUGS		$500	
SKY DECODER		$800	
STEREO SYSTEM		$3,000	
TV		$1,500	
TV - PLASMA/LCD		$5,000	
VCR/DVD PLAYER		$1,200	
WALL UNIT		$2,000	
LOUNGE TOTAL			0
KITCHEN			
CHAIR/STOOL		$450	
CHINA		$1,500	
CROCKERY/CUTLERY		$2,500	
DISHWASHER		$1,500	
ELECTRICAL APPLIANCES		$1,000	
FREEZER		$1,200	
FRIDGE		$1,800	
GLASSWARE/CRYSTAL		$1,000	
HIGHCHAIR		$250	
KITCHENWARE		$500	
MICROWAVE		$500	
SAUCEPANS/POTS/BOWLS		$750	
TABLE		$1,500	
KITCHEN TOTAL			0
LAUNDRY ROOM			
CLOTHES BASKET		$100	
DRYER		$750	
IRON/IRONING BOARD		$150	
WASHING MACHINE		$1,300	
LAUNDRY TOTAL			0

	QTY	NZ BENCH MARK	VALUE
FAMILY ROOM			
2 SEATER SOFA		$3,500	
3 SEATER SOFA		$4,000	
ARMCHAIR		$1,000	
BOOKS		$1,000	
BOOKCASE		$1,000	
CD'S/DVD'S		$30each	
COFFEE/SIDE TABLES		$1,000	
HEATER/DEHUMIDIFIER		$800	
LAMPS		$200	
MIRRORS		$300	
ORNAMENTS		$1,000	
PICTURES		$1,500	
PLAYSTATION/XBOX/GAMES		$1,500	
RUGS		$500	
SKY DECODER		$800	
STEREO SYSTEM		$3,000	
TV		$1,500	
TV - PLASMA/LCD		$5,000	
VCR/DVD PLAYER		$1,200	
FAMILY ROOM TOTAL			0
DINING ROOM			
BOOKCASE		$1,000	
COCKTAIL/DRINKS CABINET		$1,500	
CHAIRS		$1,000	
CHINA		$500	
CHINA CABINET		$3,000	
CUTLERY		$500	
GLASSWARE/CRYSTAL		$1,000	
PICTURES		$1,500	
RUGS		$500	
SILVERWARE		$3,000	
TABLE		$2,500	
WALL UNIT		$1,500	
DINING ROOM TOTAL			0
HALL			
BOOKS		$1,000	
BOOKCASE		$1,000	
HALL/SIDE TABLES		$500	
MIRRORS		$500	
ORNAMENTS		$1,000	
PICTURES		$1,500	
HALL TOTAL			0

	QTY	NZ BENCH MARK	VALUE
MASTER BEDROOM			
ARMCHAIR		$1,000	
BED (MATTRESS/BASE)		$3,000	
BEDSIDE CABINET		$1,500	
BOOKS		$1,000	
BOOKCASE		$1,000	
CHAIR/STOOL		$200	
CHEST		$1,000	
CLOTHES		$4,000	
DRESSER		$2,500	
HANDBAGS		$700	
JEWELLERY BOXES		$500	
LAMPS		$400	
LINEN		$1,000	
MIRRORS		$300	
ORNAMENTS		$1,000	
PICTURES		$1,000	
SHOES		$1,000	
TV		$1,000	
TV - PLASMA/LCD		$5,000	
CHEST OF DRAWERS		$500	
MASTER BEDROOM TOTAL			0
ANTIQUES			
ANTIQUES TOTAL			0
ORNAMENTS/ ART			
ORNAMENTS/ART TOTAL			0

	QTY	NZ BENCH MARK	VALUE
BEDROOM 2			
ARMCHAIR		$1,000	
BED (MATTRESS/BASE)		$3,000	
BEDSIDE CABINETS		$1,500	
BOOKS		$1,000	
BOOKCASE		$1,000	
CHAIR/STOOL		$200	
CHEST		$800	
CLOTHES		$1,500	
COMPUTER/SOFTWARE		$2,500	
DRESSER		$1,500	
JEWELLERY BOXES		$500	
LAMPS		$400	
LINEN		$500	
MIRRORS		$200	
ORNAMENTS		$1,000	
PICTURES		$1,000	
SHOES		$750	
TOYS		$500	
TV		$1,000	
CHEST OF DRAWERS		$500	
BEDROOM 2 TOTAL			0
BEDROOM 3			
ARMCHAIR		$1,000	
BED (MATTRESS/BASE)		$2,000	
BEDSIDE CABINETS		$1,500	
BOOKS		$1,000	
BOOKCASE		$1,000	
CHAIR/STOOL		$200	
CHEST		$800	
CLOTHES		$1,500	
COMPUTER/SOFTWARE		$1,500	
LAMPS		$400	
LINEN		$500	
MIRRORS		$200	
ORNAMENTS		$1,000	
PICTURES		$1,000	
SHOES		$1,500	
TOYS		$500	
TV		$1,000	
CHEST OF DRAWERS		$500	
BEDROOM 3 TOTAL			0
BEDROOM 4			
BED (MATTRESS/BASE)		$2,000	
BEDSIDE CABINETS		$1,500	
BOOKS		$1,000	
BOOKCASE		$1,000	
CHAIR/STOOL		$200	
CHEST		$800	
CLOTHES		$1,500	
DRESSER		$1,500	
LAMPS		$400	
LINEN		$500	
MIRRORS		$200	
ORNAMENTS		$1,000	
PICTURES		$1,000	
SHOES		$750	
TOYS		$500	
CHEST OF DRAWERS		$500	
BEDROOM 4 TOTAL			0

	QTY	NZ BENCH MARK	VALUE
BATHROOM(S)			
CABINET/SHELVES		$400	
LAUNDRY BASKET		$100	
MEDICAL SUPPLIES		$200	
MIRRORS		$200	
PERFUME		$200	
TOILETRIES/COSMETICS		$600	
TOWELS/LINEN		$400	
BATHROOM TOTAL			0
STUDY / RUMPUS			
BOOKS		$1,000	
BOOKCASE		$1,000	
CELLPHONES/TELEPHONES		$800	
CHAIR/STOOL		$500	
COMPUTER AND SOFTWARE		$3,000	
DESK		$1,500	
FILING CABINET		$500	
LAPTOP/PDA AND SOFTWARE		$4,000	
ORNAMENTS		$1,000	
PAPERS/FILES		$250	
PHOTO ALBUMS		$500	
RADIOS/WALKMANS/IPODS		$1,500	
STUDY/RUMPUS TOTAL			0
OUTSIDE GARDEN			
GARDEN CHAIRS		$1,000	
GARDEN TOOLS/HOSE		$500	
BBQ		$800	
TRAMPOLINE		$1,000	
CARTON - GENERAL		$250	
OUTSIDE/GARDEN TOTAL			0
GARAGE/WORKSHOP			
BBQ		$800	
BICYCLES		$1,000	
CAMPING GEAR		$2,500	
CARTON - GENERAL		$250	
GARDEN TOOLS		$500	
GOLF CLUBS		$1,500	
LADDER/STEPLADDER		$250	
LAWNMOWER		$850	
PUSHCHAIR/PRAM		$500	
SPORTS EQUIPMENT		$3,000	
SUITCASES/LUGGAGE		$800	
TOOL BOX		$250	
TOOLS/POWER TOOLS		$1,000	
WHEELBARROW		$200	
GARAGE/WORKSHOP TOTAL			0

	QTY	NZ BENCH MARK	VALUE
OTHER ITEMS			
MOPS/BRUSHES			
SEWING MACHINE			
VACUUM CLEANER			
ANY OTHER ITEMS TOTAL			0
ITEMS OVER $10,000 VALUE			
ITEMS OVER $10,000 TOTAL			0
VALUE BY VOLUME @ $3,000 PER CBM			
_____cbm		=	
VALUE BY VOLUME TOTAL			0
MOTOR / BOAT / CARAVAN / TRAILER			
MAKE /MODEL			
YEAR			
INSURANCE VALUE			
MAKE /MODEL			
YEAR			
INSURANCE VALUE			

TOTAL EFFECTS	0
TOTAL VEHICLE(S)	0
GRAND TOTAL	0

After signing declaration please send top copy with acceptance form to your Move Manager

I declare that the values given are the true values and in the event of the goods being undervalued I will be considered as being my own Insurer for the difference and shall bear a rateable share of any loss accordingly.

Signature ..... Date .....

NEW ZEALAND MOVERS
GLOBAL MOVING SERVICES

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NEW ZEALAND OVERSEAS MOVERS ASSOCIATION FIDI IAM BAR

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