



Understanding Your Insurance Options

A guide 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, 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 shipping container 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 New Zealand Movers 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 shipping container 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 New Zealand Movers storage facility or securely locked vehicle whilst in the ordinary course of transit.

This cover has a no 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 (\$3,000 per cubic meter is the minimum, there is no maximum per cubic meter rate if \$3,000 is not sufficient, with a limit per policy of NZD \$1,000,000).

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 of the contents.

Important Notes

All individual items valued over NZ\$10,000 must be declared in the specific section on this proposal form. As part of your move information New Zealand movers will provide you with information from which you can decide on which Insurance option you would like to take. If you do not take out insurance cover with Vero through New Zealand Movers then your goods will be transported/stored at 'Owner's Risk'. Refer to T's & C's of Contract.

In the Event of a Claim

In the event of a claim please email claims@newzealandmovers.co.nz with a brief description of your loss/damage within 14 days of receiving delivery. Please ensure you provide your new address and telephone details. A claim form will then be emailed to you for your completion and return within 30 days together with quote(s) for repair/replacement if required. Email: claims@newzealandmovers.co.nz

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.

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 shipping container 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

- Liability for general average and salvage charges according to the contract of affreightment.
- Liability under the "Both to Blame Collision" Clause under the contract of affreightment.
- 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.
- 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.
- 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.
- 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.
- Reasonable costs of accommodation and other expenses incurred in consequence of a claim preventing you from resuming normal accommodation.

Warranted that:

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

- The wine is professionally packed.
 - The wine is specified on a Transit International Valuation List & Proposal form.
- 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:

- The items in question have been individually specified on a Transit International Valuation List and Proposal form.
- 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:

- Replacement value at destination for furnishings and household appliances less than 10 years old.
- Replacement value at destination less an allowance for depreciation for all other household goods and personal effects.
- 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 an approved partners facility of New Zealand Movers (excluding public self-storage facilities absolutely) of up to 30 days duration if required, and ceases on delivery at the place shown in the policy, or on the expiry of 30 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:

- Cash, notes, bonds, securities of any kind, documents, jewellery, watches and the like
- Perishable or frozen food, livestock, plants, shrubs or trees
- Tools and equipment used for professional or business purposes, including journals, text or reference books
- Works of art or antiques and the like where the value is more than NZ\$10,000
- Any one article exceeding NZ\$10,000 unless specified
- 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:

- The agreed excess
- Loss damage or destruction of The Property Insured caused by or arising from:
 - insufficient or unsuitable packing, protection or preparation carried out by you
 - insects including moths or woodworm, wear and tear, gradual deterioration and atmospheric and climatic conditions
 - mould and mildew (outside transits from New Zealand to Australia and vice versa)
 - delay
 - confiscation or detention by officials or authorities
 - 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)
 - a terrorist act or person acting from a political motive (whilst The Property Insured is on land)
 - 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.
 - 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
- 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 is 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		
Value of Property	\$20,000	$\frac{\$10,000 \times \$1,000}{\$20,000}$	= \$500 Amount claimable before excess

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, Motorbikes 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.

VALUED INVENTORY

RESET FORM

Name:	Ref:	Moving By: (Tick)			
		Road	Sea	Air	
Origin:			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Destination:					

COVER & EXCESS OPTIONS	VALUATION OPTIONS	CURRENCY (if not NZD)
<input type="checkbox"/> Comprehensive Cover for household effects (\$250 Excess)	<input type="checkbox"/> As per my values on this form	<input type="checkbox"/> AUD
<input type="checkbox"/> Restricted Cover for household effects (nil excess)	<input type="checkbox"/> As per my values on the attached list	<input type="checkbox"/> USD
<input type="checkbox"/> Comprehensive Cover for: <input type="checkbox"/> motor vehicle <input type="checkbox"/> motorcycle <input type="checkbox"/> boat <input type="checkbox"/> caravan <input type="checkbox"/> trailer	<input type="checkbox"/> By volume at \$3,000 per cubic meter (for household effects only)	<input type="checkbox"/> GBP
<small>Notes: Motor Vehicles, Motorcycles, boats, caravans or trailers - in the event of a claim the excess is \$500 or 1%, whichever is the greater</small>		

	QTY	NZ BENCH MARK	VALUE		QTY	NZ BENCH MARK	VALUE		QTY	NZ BENCH MARK	VALUE
LOUNGE				FAMILY ROOM				MASTER BEDROOM			
2 SEATER SOFA		\$3,500		2 SEATER SOFA		\$3,500		ARMCHAIR		\$1,000	
3 SEATER SOFA		\$4,000		3 SEATER SOFA		\$4,000		BED (MATTRESS/BASE)		\$3,000	
ARMCHAIR		\$1,000		ARMCHAIR		\$1,000		BEDSIDE CABINET		\$1,500	
BOOKS		\$1,000		BOOKS		\$1,000		BOOKS		\$1,000	
BOOKCASE		\$1,000		BOOKCASE		\$1,000		BOOKCASE		\$1,000	
CDS/DVDS		\$500		CDS/DVDS		\$1,000		CHAIR/STOOL		\$200	
CHINA CABINET		\$2,500		COFFEE/SIDE TABLES		\$1,000		CHEST		\$1,000	
COFFEE/SIDE TABLES		\$1,000		HEATER/DEHUMIDIFIER		\$800		CLOTHES		\$4,000	
HEATER/DEHUMIDIFIER		\$1,000		LAMPS		\$500		DRESSER		\$2,500	
LAMPS		\$500		MIRRORS		\$1,000		HANDBAGS		\$700	
MIRRORS		\$500		ORNAMENTS		\$1,500		JEWELLERY BOXES		\$500	
OTTOMAN/FOOTSTOOL		\$500		PICTURES		\$2,000		LAMPS		\$400	
ORNAMENTS		\$1,000		PLAYSTATION/XBOX/GAMES		\$500		LINEN		\$1,000	
PIANO/ORGAN		\$3,000		RUGS		\$1,000		MIRRORS		\$300	
PICTURES		\$1,500		STEREO SYSTEM		\$3,000		ORNAMENTS		\$1,000	
RUGS		\$1,000		TV		\$1,500		PICTURES		\$1,000	
STEREO SYSTEM		\$3,000		TV - PLASMA/LCD		\$5,000		SHOES		\$2,000	
TV - FLAT SCREENS		\$3,500		VCR/DVD PLAYER		\$1,200		TV - PLASMA/LCD		\$2,000	
WALL UNIT		\$2,000						CHEST OF DRAWERS		\$500	
STEREO EQUIPMENT		\$1,500									
				FAMILY ROOM TOTAL			0				
				DINING ROOM							
LOUNGE TOTAL			0	BOOKCASE		\$1,000		MASTER BEDROOM TOTAL			0
KITCHEN				COCKTAIL/DRINKS CABINET		\$1,500		ANTIQUES			
CHAIR/STOOL		\$1,500		CHAIRS		\$1,000					
CHINA		\$1,500		CHINA		\$500					
CROCKERY/CUTLERY		\$2,500		CHINA CABINET		\$3,000					
DISHWASHER		\$1,500		CUTLERY		\$500					
ELECTRICAL APPLIANCES		\$1,000		GLASSWARE/CRYSTAL		\$1,000					
FREEZER		\$1,800		PICTURES		\$1,500					
FRIDGE		\$3,800		RUGS		\$500					
GLASSWARE/CRYSTAL		\$1,000		SILVERWARE		\$3,000					
HIGHCHAIR		\$250		TABLE		\$2,500		ANTIQUES TOTAL			0
KITCHENWARE		\$500		WALL UNIT		\$1,500		ORNAMENTS/ART			
MICROWAVE		\$500									
SAUCEPANS/POTS/BOWLS		\$750									
TABLE		\$1,500									
SUNDRY ITEMS		\$2,000		DINING ROOM TOTAL			0				
COFFEE MACHINE		\$1,000		HALL							
				BOOKS		\$1,000					
KITCHEN TOTAL			0	BOOKCASE		\$1,000					
LAUNDRY ROOM				HALL/SIDE TABLES		\$500					
CLOTHES BASKET		\$50		MIRRORS		\$500					
DRYER		\$750		ORNAMENTS		\$1,000					
IRON/IRONING BOARD		\$150		PICTURES		\$1,500					
WASHING MACHINE		\$1,300									
LAUNDRY TOTAL			0	HALL TOTAL			0	ORNAMENTS/ART TOTAL			0

	QTY	NZ BENCH MARK	VALUE		QTY	NZ BENCH MARK	VALUE		QTY	NZ BENCH MARK	VALUE	
BEDROOM 2				BATHROOM(S)				OTHER ITEMS				
ARMCHAIR		\$1,000		CABINET/SHELVES		\$400		MOPS/BRUSHES		\$150		
BED (MATTRESS/BASE)		\$3,000		LAUNDRY BASKET		\$50		SEWING MACHINE		\$500		
BEDSIDE CABINET		\$1,500		MEDICAL SUPPLIES		\$200		VACUUM CLEANER		\$500		
BOOKS		\$1,000		MIRRORS		\$200		SUNDRY ITEMS		\$2,000		
BOOKCASE		\$1,000		PERFUME		\$500						
CHAIR/STOOL		\$200		TOILETRIES/COSMETICS		\$600						
CHEST		\$800		TOWELS/LINEN		\$400						
CLOTHES		\$1,500		SHAVER/HAIRDRYER		\$400						
COMPUTER/SOFTWARE		\$2,500										
DRESSER		\$1,500										
JEWELLERY BOXES		\$500		BATHROOM TOTAL				0				
LAMPS		\$400		STUDY/RUMPUS								
LINEN		\$500		BOOKS		\$1,000						
MIRRORS		\$200		BOOKCASE		\$1,000						
ORNAMENTS		\$1,000		CELLPHONES/TELEPHONES		\$800						
PICTURES		\$1,000		CHAIR/STOOL		\$500						
SHOES		\$750		COMPUTER/SOFTWARE		\$3,000						
TOYS		\$500		DESK		\$1,500						
TV - PLASMA/LCD		\$1,000		FILING CABINETS		\$500						
CHEST OF DRAWERS		\$500		LAPTOP		\$3,000						
				ORNAMENTS		\$1,000						
BEDROOM 2 TOTAL			0	PAPERS/FILES		\$250						
BEDROOM 3				PHOTO ALBUMS								
ARMCHAIR		\$1,000										
BED (MATTRESS/BASE)		\$2,000										
BEDSIDE CABINET		\$1,500		STUDY/RUMPUS TOTAL				0	ANY OTHER ITEMS TOTAL			0
BOOKS		\$1,000		OUTSIDE/GARDEN					ITEMS OVER \$10,000 VALUE			
BOOKCASE		\$1,000		GARDEN CHAIRS		\$1,000						
CHAIR/STOOL		\$200		GARDEN TOOLS/HOSE		\$500						
CHEST		\$800		BBQ		\$800						
CLOTHES		\$1,500		TRAMPOLINE		\$1,000						
COMPUTER/SOFTWARE		\$1,500		CARTON - GENERAL		\$250						
LAMPS		\$400										
LINEN		\$500										
MIRRORS		\$200										
ORNAMENTS		\$1,000		OUTSIDE/GARDEN TOTAL				0	ITEMS OVER \$10,000 TOTAL			0
PICTURES		\$1,000		GARAGE/WORKSHOP					VALUE BY VOLUME @ \$3,000 PER CBM MINIMUM			
SHOES		\$1,500		BBQ		\$1,800			cbm	\$		
TOYS		\$500		BICYCLES		\$3,000						
TV - PLASMA/LCD		\$1,000		CAMPING GEAR/TENT		\$2,500			Volume	\$3,000	0	
CHEST OF DRAWERS		\$500		CARTON - GENERAL		\$250				\$4,000	0	
				GARDEN TOOLS		\$500				\$5,000	0	
BEDROOM TOTAL			0	GOLD CLUBS		\$1,500				\$6,000	0	
BEDROOM 4				LADDER/STEPLADDER						\$7,000	0	
BED (MATTRESS/BASE)		\$2,000		LAWNMOWER		\$850				\$8,000	0	
BEDSIDE CABINET		\$1,500		PUSHCHAIR/PRAM		\$500						
BOOKS		\$1,000		SPORTS EQUIPMENT		\$3,000		VALUE BY VOLUME TOTAL			0	
BOOKCASE		\$1,000		SUITCASES/LUGGAGE		\$800		MOTOR / BOAT / CARAVAN / TRAILER				
CHAIR/STOOL		\$200		TOOL BOX		\$250		MAKE/MODEL				
CHEST		\$800		TOOLS/POWERTOOLS		\$1,000		YEAR				
CLOTHES		\$1,500		WHEELBARROW		\$200		INSURANCE VALUE				
DRESSER		\$1,500										
LAMPS		\$400						MAKE/MODEL				
LINEN		\$500						YEAR				
MIRRORS		\$200						INSURANCE VALUE				
ORNAMENTS		\$1,000										
PICTURES		\$1,000						TOTAL EFFECTS			\$0.00	
SHOES		\$750						TOTAL VEHICLE(S)			\$0.00	
TOYS		\$500						GRAND TOTAL			\$0.00	
CHEST OF DRAWERS		\$500										
BEDROOM TOTAL			0	GARAGE/WORKSHOP TOTAL				0				

After signing declaration please email 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. This certificate shall form the basis of the insurance contract with Vero.

Signature: _____ Date: _____