



***TRANS
INTERNATIONAL
Moving & Shipping***

Domestic Transit and
Storage Insurance

Product Disclosure Statement

Who is SIRVA?

SIRVA Pty Ltd is the holder of an Australian Financial Services Licence (No: 294595). This licence authorises SIRVA to deal in general insurance products and provide general financial product advice through its own branches and Authorised Representatives.

Who are the Insurers

Lloyds of London.

Underwriters at Lloyds proudly support the General Insurance Code of Practice. The purpose of the code is to raise standards of practice and services in the general insurance industry. Any enquiry or complaint relating to this insurance should be referred to SIRVA in the first instance. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact:

Lloyds Underwriters General Representative in Australia
Suite 2, Level 21 Angel Place
123 Pitt Street
Sydney NSW 2000
Telephone Number (02) 9223 1433

If your dispute remains unresolved you will be referred to the Financial Ombudsman Service under the terms of the general Insurance Code of Practice. For other disputes you will be referred to the other proceedings for resolution. Details are available from Lloyd's Underwriter's General Representative in Australia at the address above.

How does the insurance work?

Domestic transit insurance provides cover for your goods while in transit, no matter where you move within Australia. Your cover starts from the moment we begin handling your possessions, until you take delivery of them.

If your goods are going into storage with us, the same cover that applies when they are in transit can be extended whilst your goods are in storage. You must however notify SIRVA that you require storage extension on your transit insurance. If any period of storage is required and an extension is not invoked, your transit insurance cover will lapse at the commencement of the storage period and the goods are not insured.

You're covered if you do the packing yourself. Our expert packers are one of the reasons why we can offer such inexpensive premiums. Please remember that in the event you do the packing, your policy will only cover possessions up to the value declared for a given packaging container given over to us. Those owner packed possessions will attract a higher premium than those we pack. One further point, there are, as with any policy, some exclusions that we would like you to be fully aware of.

Details of how to apply for the insurance and your options for insuring your goods while in transit and/or storage are on page 2.

Your choice of insurance options

For a small addition to your premium, each of the following options can further enhance your cover to ensure that you're fully protected.

- **Owner Packed Goods**
We do cover goods packed by you, however as a result of increased risk, a higher premium will be charged. **The contents of each carton or package must be individually listed and individually valued to invoke the cover.**
- **Storage Extension Cover**
Extension of storage cover, providing your goods are stored in an approved warehouse (coverage does not apply to goods stored within your residence, attic, garage etc.) Storage Extension Cover is not available if the goods were not covered by a Domestic transit policy when moved into store.
- **Pairs and Sets Cover**
If you have a lounge suite and one of the chairs or sofa get damaged, insurers will repair or replace the whole lounge suite if the suite was covered by Pairs and Sets Insurance.
- **Mechanical and Electrical Derangement Cover**
If you found that your TV worked perfectly before you left but does not work when you arrive, and there is no physical evidence of damage, the insurers will repair or replace your TV provided the TV was covered by Mechanical and Electrical Derangement Insurance. Please note this is restricted to items that are less than 10 years old.
- **Packing and Shipping Costs**
The cost of packing and shipping your goods can be covered in the event of total loss.

Are there any exclusions and/or limitations?

We cannot cover the following things:

- Loss or damage to jewellery, watches, documents, precious stones, stamp or coin collections and articles of any similar nature. Note: Stamp and coin collections can be insured providing an itemised and valued list of these items is given to us prior to the commencement of the move.
- Loss or damage due to seizure or destruction due to the nature of the article, or any defect, characteristic, or inherent vice, making it susceptible to damage pursuant to customs or quarantine regulations or laws.
- Loss or damage due to atmospheric conditions such as temperature or humidity.
- Loss or damage due to insects, moths or vermin.
- Loss of flavour or condition of any perishable articles, including alcohol.
- Electronic malfunction and/or mechanical derangement of any item unless caused by visible external damage.

- Replacement or repair to entire sets or matched pieces when there is only partial loss or damage. Liability extends only to the physically lost or damaged piece. However for an additional premium, cover can be arranged for the pair or set.
- Loss or destruction of (a) money, currency, negotiable bonds or valuable documents, (b) plants, shrubs, trees and the like.
- Loss of any electronic data or computer software. Liability is only for actual value of media holding such data or software.
- **Pairs and Sets Damage Cover**
'Pairs and Sets' refers to things such as a matching pair of ornaments or a three piece suite. Normally insurers will only pay for the article that is damaged, however for an additional premium, cover can be arranged for the 'pairs and sets' you wish to be fully covered.
- **Mechanical & Electrical Derangement Cover**
Sometimes, even when electrical and mechanical items have been correctly packed and handled, internal damage can occur. However, if no clear signs of external damage exist, insurers will not pay out on a claim. Once again, for an additional premium such cover can be provided. This extension is not available to mechanically propelled vehicles.

It's important you are aware of these exclusions, so there is no misunderstanding regarding the extent of the cover provided by domestic transit insurance. The 'Policy Terms and Conditions' are detailed on the reverse of the proposal form.

Cost of the insurance

The insurance premium is calculated according to the sum insured you declare on the proposal (whether using the itemised inventory or the total value cover option). We also take into account other factors relating to the risk (such as whether you did your own packing) and any additional cover options you require. Your premium includes GST.

A minimum premium of \$150 may be applicable.

An excess is the amount you must pay if you make a claim. There is a standard \$50 excess for any claim you make under this insurance.

Cooling Off

Once a completed proposal form has been received by the company, a confirmation of insurance will be forwarded to you.

If you do not require this contract of insurance, you have until the commencement of your removal to change your mind. You must advise us in writing that you wish to return the insurance and have any pre-paid premium returned to you.

Please read the information
overleaf



How do I insure my move?

The first thing you need to do is complete the proposal form including details of the full replacement value of your possessions at destination. Should motor vehicles, motorcycles, caravans, boats, trailers and other self propelled vehicles be included under this insurance they will be covered up to a maximum of the market value at the day of loss. Included in this document you have the option of two proposal forms, one of which must be completed and returned to us to activate the required cover. **This is an important document and should be read carefully. Please keep the document in a safe place. You should retain proof of the value of your property.**

Method 1: The Proposal/Inventory Form

You'll find we've made this form easy to complete. It's laid out room-by room with typical home contents listed and space for additional items. It also displays a local average value, which can be used as a guide for valuing your goods. The local average value is a guide and does not take into account the value of your particular possessions. You need to decide the extent to which you will use it bearing in mind the replacement value of each of your possessions.

All you need to do is fill in your nominated replacement values in the spaces provided, as illustrated below. Full instructions are given on the attached form.

E. LIVING ROOM			
ARTICLE	AVERAGE LOCAL VALUE	Insert No. ITEMS	ADD YOUR VALUATION HERE
Sofa(s)	1,500		
Chair(s)	850		
Sidetable(s)	400		
Desk	1000		

Any grouped items will be deemed to have an equal value unless individually valued.

Method 2: The one page Total Value Cover Method

With this method you can dispense with the need to complete the Proposal Inventory Form, thereby saving you time.

'Total Value Cover' uses a 'fixed' value per cubic metre, so estimating the total value of your possessions is a very simple exercise.

MINIMUM QUALIFICATION VALUE

For Total Value Cover Insurance the minimum qualification will be based on a rate of at least AUD\$2,000 per cubic metre. This is calculated based on the volume of the total effects transported.

Don't forget to complete the section for items with a value over \$5,000, so you don't inadvertently limit cover for them.

Get full value out of your insurance

If you decide to insure your goods using Method 1, don't deliberately under value your possessions. You need

to be aware that if you under insure your consignment the insurers may apply the 'co-insurance' clause to any claims.

In simple terms, this means that if you do not insure your goods for their full replacement value, you will have to bear the uninsured part of any claim. For example, if you insure for 75% of their replacement value, then 25% of the repair or replacement costs must be absorbed by you.

Your Duty of Disclosure

When you apply for insurance the insurers rely upon the information you provide to decide whether to insure you, and anyone else to be covered, and on what terms. If you do not answer all questions on the proposal honestly the insurers may reduce or refuse a claim, or cancel the policy. If the non-disclosure is fraudulent, the insurers may have the option of avoiding the contract from its beginning.

Please note! Insurance cover cannot be arranged on your behalf until we have received the completed Proposal Inventory Form or the Total Value Cover Form.

How do I make a claim?

When your consignment is delivered, you will be asked to confirm receipt of the goods. Check your goods thoroughly during delivery and if there is any shortage or damage make note of this on the delivery documents in the space provided, then sign for the receipt of the goods. You should ensure that the driver countersigns the delivery documents. Then contact our Insurance Centre on 1800 033 538.

You can make a claim from anywhere in Australia. All claims will be settled promptly and efficiently based on your declared values and following any necessary claim inspection survey. All claims will be processed through a central claims department; another way SIRVA provides you with peace of mind.

You must note any missing items or damaged items (which are not packed in a carton) or missing or damaged cartons on the delivery inventory documentation at the time of delivery. You must tell us, in writing, within 14 days following delivery of your goods about any items within a carton that are either missing or damaged. If you do not advise of missing / damaged items within these time frames we may not pay that part of your claim. You must submit your claim form together with repair / replacement quotations within 30 days of receipt of claim form to avoid the risk of your claim being rejected.

Please don't arrange repairs or replacement of any damaged items unless authorised by us, or our authorised representative, as this may prejudice your claim.

Provided you complete the claim form in full, and return it promptly with your signed delivery documents and written quotations for repair or replacement, we guarantee a quick settlement.

In the event any item(s) is settled for full replacement value or the full sum insured for that item, the ownership of that item passes to the Insurers as salvage.

Call us on free call 1800 033 538 during the claims settlement procedure if you believe there is any undue delay.

Privacy

We collect personal information for the purpose of offering the insurance, and insurance-related services such as processing and assessing claims. You can choose not to provide this information, however we may not be able to process your request.

We may disclose information we hold to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisors.

You may contact us if you wish to update or access the information we hold about you.

What happens in the event of a dispute?

The underwriters hereon agree that:

- (i) In the event of a dispute arising under this insurance, The Underwriters at the request of the Assured will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such court.
- (ii) Any summons notice or process to be served upon:
Lloyd's General Representative in Australia
Suite 2, Level 21 Angel Place
123 Pitt Street
Sydney NSW 2000
Who has authority to accept service and to enter an appearance on the Underwriters' behalf, and who is directed at the request of the Assured to give a written undertaking to the Assured that he will enter an appearance on the underwriters' behalf.
- (iii) If a suit is instituted against any one of the Underwriters, all underwriters hereon will abide by the final decision of any such Court or any competent Appellate Court.

How to contact us?

For more information, contact your Trans International Moving & Shipping Consultant who will be happy to assist you.

Trans International Moving & Shipping
254 Toongabbie Road
Girraween, Sydney 2145, Australia
Tel: + (612) 9688 1800
Fax: + (612) 9636 2466

This document has been approved for distribution by the insurers. This document was prepared on 01/10/10.

METHOD 2: TOTAL VALUE COVER Proposal Form for Domestic Relocation of Household Goods

Name	Origin City	Date DD / MM / YY
Destination Address		

IMPORTANT - Please read

- A) You should insure your goods for the **full replacement value as new at destination** (motor vehicles are restricted to market value).
- B) Any item valued over AUD\$5,000 must be declared separately and listed in the schedule below. **Items over AUD\$5,000 which are not declared will be deemed to have a value not greater than AUD\$5,000.**

CURRENCY: All AUD\$

TOTAL VALUE INSURANCE:

This policy method covers all articles in your consignment without the need to individually specify each article. There is a minimum qualification value specified in the Product Disclosure Statement.
 Note - Non-household goods or items, i.e. cars, boats etc are required to be valued separately under this method.

POLICY OPTIONS - You can buy additional insurance for the the following extensions by completing the boxes below.
 If the space provided is insufficient please provide an additional page.

- 1) **Pairs & Sets**
 Under the terms of the policy, if a Pair or Set is lost or damaged, insurers will only pay a proportionate part of the value of a Pair or Set in settlement. You can purchase additional cover to delete this exclusion by listing the items below. YES NO
- 2) **Mechanical & Electrical Derangement**
 Insurers will not pay any compensation for mechanical or electrical derangement. You can purchase additional cover to delete this exclusion by listing the items below. These items must be less than 10 years old. YES NO
- 3) **Owner Packed Items**
 Items packed by the owner are acceptable for Insurance under this proposal. The contents of each carton or package must be individually listed and individually valued to invoke the cover. Please make this list available to your SIRVA branch. YES NO
- 4) **Packing and Shipping Costs**
 The cost of packing and shipping of your goods can be recovered in the event of a total loss. YES NO

PREMIUM AND SUM INSURED CALCULATION:

Total sum insured (Must meet or exceed minimum qualification value. See brochure details): AUD\$

PAIRS AND SETS	
ARTICLE	VALUE
TOTAL	

MECHANICAL & ELECTRICAL	
ARTICLE	VALUE
TOTAL	

ITEMS VALUED AT OVER \$5,000 <i>(stereos etc)</i>	
ARTICLE	VALUE
TOTAL	

I declare the amount stated above is the full replacement value of the articles in the consignment. I have read the SIRVA Pty Ltd Product Disclosure Statement and understand the conditions therein will form the basis of the proposed insurance contract between myself and the Insurers.

Date _____ Signature of Proposer _____

WHITE – Branch Copy

YELLOW – Customer Copy

PLEASE RETURN WHITE COPY WITH ACCEPTANCE OF QUOTATION



POLICY TERMS AND CONDITIONS

INSURED: Any individual client ('the Owner') of the contracting Mover and / or any of the contracting Movers associate and / or subsidiary companies and participating agents ('the Movers') proposing customers goods. [as defined in "The Property Insured"] for insurance, whose proposal for insurance has been accepted for insurance and who has paid the required premium

INSURER[S] : Lloyds of London

Lloyds Underwriters' General Representative In Australia
Suite 2 Level 21 Angel Place
123 Pitt Street
Sydney NSW 2000

VOYAGES:

- From the address at any location anywhere in Australia of any Owner for whom the Movers have undertaken to move the subject matter insured whilst in store and then to the client's address anywhere in Australia, including loading and unloading, packing and unpacking by the Movers
- And whilst proceeding to and from and whilst at repairers providing :
all liability except liability for damage to the property insured is excluded absolutely
- such extension of cover excludes any self-propelled plant or machinery whilst under power
- there is no local legal requirement to compulsorily insure (even for third party liability); and
- there is no other insurance whether personal or corporate in place.

THE PROPERTY INSURED:

Customers goods of every description

1. excluding precious stones or metals, jewellery including watches and trinkets, coins, money, securities, stamps, deeds, foodstuffs, medicines, drugs, liquids, plants, or any living thing, perishable or corrosive goods, paints, pressurised containers. Stamp and Coin collections can be insured provided an itemised and valued list of these items is given to the Mover before the move commences.
2. excluding any electronic data or computer software held on computers or other hardware.
3. excluding Commercial contracts for distribution or storage of Wines, Spirits, Cigarettes, Tobacco, Mobile Phones, Computers and associated equipment, Frozen or Chilled goods. This exclusion does not apply to Business Relocation contracts.
4. any owner packed goods are covered for the same conditions as professionally packed items provided an individually valued list of all items is handed to the Mover before the move is commenced and the appropriate premium is paid. The individually valued list must clearly define each individual item and its value and in which carton, package, case, trunk or other suitable receptacle each individual item is packed.

BASIS OF VALUATION:

Replacement value as new at destination (market value for motor vehicles) but not exceeding the agreed value as stated on the Certificate of Insurance or inventory.

BASIS OF SETTLEMENT:

Insurers are entitled at their option to repair or replace any property lost or damaged (whether wholly or in part) or pay cash not exceeding the insured value of that damaged or lost property. Insurers may also require proof of ownership and / or value of any items claimed missing. The cost of repairs is limited to the reasonable cost of repairs.

INSURING CLAUSE:

1. This insurance covers the accidental physical loss or accidental physical damage to the property, providing always that insurance premium has been paid, except as provided in this policy wording.
2. This insurance covers General Average and salvage charges, adjusted or determined according to the contract of affreightment and/or the governing law and practice, incurred to avoid or in connection with the avoidance of loss from any cause except those excluded elsewhere in this insurance.
3. This insurance is extended to indemnify the Insured against such proportion of liability under the contract of affreightment "Both to Blame Collision" Clause as is in respect of a loss recoverable hereunder. In the event of any claim by ship owners under the said Clause the Insured agree to notify the Insurer who shall have the right, at their own cost and expense, to defend the Insured against such claim.

EXCLUSIONS:

In no case shall this insurance cover

1. any loss or damage or expense that is attributable to wilful misconduct of the Insured
2. any loss or damage that is reasonably attributable to
 - a. perishable or corrosive goods, paints, or pressurised containers;
 - b. wear and tear or leakage or loss of weight or volume or gradual or natural deterioration;
 - c. the nature of the item or any defect or inherent characteristic, making the item susceptible to damage due to normal transit handling including but not limited to vibration or temperature or humidity;
 - d. vermin or insects including but not limited to moths or woodworm;
 - e. rust oxidation or discolouration including resultant staining unless caused by the entry of fluid water solely as a result of that water entering the carrying conveyance. *(Only for the purposes of this specific rust oxidation or discolouration exclusion, 'carrying conveyance' includes the entry of fluid water into a shipping container or any similar shipping unit);*
 - f. any delay, even though the delay be caused by a risk insured against;
 - g. any confiscation or detention of property by customs or other officials or authorities, or any arrest seizure or restraint by any third party (forcible theft and piracy excepted);
 - h. excluding any consequence of War, Invasion, Act of Foreign Enemy Hostilities (whether War be declared or not), Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
 - i. a politically motivated act or act of terrorism, when the property is in store;
 - j. any effect of moisture that causes mould or mildew or any deterioration, that is reasonably attributable to either daily transit temperature change or water condensation or moisture held and released by ambient air or the property insured.

3. any electrical or mechanical or electronic derangement unless there is visible evidence of external damage to the packaging or item. This exclusion will apply unless such items are individually declared for their full replacement value at destination in the special section within the Proposal for insurance; these items are restricted to those no more than 10 years of age *explanatory note: this Mechanical and Electrical exclusion can be deleted by purchasing additional cover: see the Domestic Insurance Proposal Form*
4. any loss or damage to the collective or special value or status of any pair or set or natural grouping of items where there is a recoverable loss or damage to one or more items of that set or pair or collection. Repair is limited to the repair of the affected item or replacement to its proportionate value. This exclusion will apply unless such pair or set or natural grouping of items are individually declared for their full replacement value at destination in the special section within the Proposal for insurance.
explanatory note: A pair or set includes any grouping, including furniture e.g. sets of chairs, matching bed / mattress / headboard; ornaments; cutlery. This Pairs and Sets exclusion can be deleted by purchasing additional cover: see the Domestic Insurance Proposal Form.
5. any loss damage or expense that is reasonably attributable to:
 - a. ionising radiations from or contamination by radioactivity from any nuclear waste or from any nuclear waste or from the combustion of nuclear fuel;
 - b. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation or reactor or any nuclear assembly or nuclear component;
 - c. any weapon of war (whether by use or not) employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter;
6. any loss expense liability or injury consequential to the physical loss or physical damage to item(s). This exclusion includes, but is not limited to:
 - a. any depreciation in value arising from any action of repair or cleaning or restoration;
 - b. any loss of or diminution of function or appearance;
 - c. any living expense;
7. any loss of or damage to any motor vehicles, boats, and motor cycles and trailers:
 - a. whilst being towed or driven under its own power, except while being driven by a driver authorised by the Company or their agents;
 - b. caused by scratching denting or marring unless the Company and the Owner both agree and sign a 'Certificate of Condition' or similar document prior to shipment which states the condition prior to transit;
 - c. to goods packed in motor vehicles, boats, motor cycles and trailers;
 - d. to any non-factory installed accessories installed on or in motor vehicles, boats, motor cycles and trailers unless specifically declared and valued on the Proposal form.

CO-INSURANCE CLAUSE: (Not applicable to Total Value Cover Method)

This Policy is subject to the condition of coinsurance or average. If the property covered by this insurance shall at the time of loss be of greater value than the sum insured:

- the maximum amount that may be recovered will bear the same proportion to the actual loss as the amount for which the property is insured bears to the full replacement value as new at destination of all the property insured;

Example: The full replacement value of the insured property as new at destination is A\$20,000. However, it is insured for A\$10,000. A loss is suffered of A\$5,000. As this insurance is "Subject to the condition of average" the maximum amount that may be recovered will be A\$2,500.

EXCESS CLAUSE:

An excess of A\$50.00 applies to this policy.

STORAGE CLAUSE:

If pre and/or post shipment storage is required, this policy must be extended and an additional premium paid to the removalist to ensure the continuation of the cover. If there is no storage extension requested then Insurer's obligations will be discharged when the goods arrive at the place of storage.

CLAIMS INSTRUCTIONS:

- You must note any missing items or damaged items (which are not packed in a carton) or missing or damaged cartons on the delivery inventory documentation at the time of delivery.
- You must tell us, in writing, within 14 days following delivery of your goods about any items within a carton that are either missing or damaged.
- If you do not advise of missing / damaged items within these time frames we may not pay that part of your claim.
- **You must do everything reasonable to mitigate the loss. For example, you must separate and dry wet items.**
- **Please have all your documentation ready to present to the Claims Office, their representative or agent or any independent surveyor. If you take photographs of the damage, this will assist in processing your claim. Do not dispose of any damaged items as this may prejudice your claim.**

You must let us have all repair estimates and other documentation within 30 days from when you receive the claim form.

In the event your claim is settled for full replacement or full sum insured the ownership of that item transfers to the Insurers as salvage.

If you do not contact the Claims Office shown in this section, you may prejudice your right to claim. If you delay reporting your Insurers have the right to decline your claim because their ability to investigate the loss may have been prejudiced.

APPLICABLE LAW:

Unless specifically agreed to the contrary this insurance shall be subject to Australian Law.

CLAIMS NOTIFICATION

In the event of a claim please contact the SIRVA claims office:

**INSURANCE CENTRE
P.O. BOX 123
DANDENONG VIC 3175
AUSTRALIA**

Tel: 1800 033 538

