



***TRANS
INTERNATIONAL
Moving & Shipping***

Domestic Transit and
Storage Insurance

Product Disclosure Statement

Why do I need Insurance?

Furniture is not designed to be moved! Whilst Trans International takes all the necessary precautions to protect your possessions, there are outside forces beyond our control that need to be considered during transit such as weather, accidents, vibration, shock, pressure and movement.

After your goods are packed, they may pass into the hands of other organisations which may include rail and shipping companies. It is for the above reasons that we strongly recommend that you consider insurance.

This Product Disclosure Statement (PDS) will assist you to decide if the insurance suits your needs. You should consider whether this insurance is suitable for your circumstances.

Our Own Licence

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

Key Features of the Policy

- New for old replacement – regardless of age
- Our own financial services licence – no third parties
- Choice of Insurance extensions
- 14 Day claim notification
- Vested interest and prompt settlement periods
- Dedicated case manager
- AUD \$100.00 excess
- Temporary accommodation cover (Total Value Cover only)

Specialised Transit Cover

The Domestic Transit and Storage Insurance Policy has been purposely designed to assist our clients in relocating their household and personal effects. Articles that are insured during transit are covered by the Policy for repair in the event damage is sustained and where repairing isn't possible, the item is replaced new for old.

The Policy starts from the moment we begin handling your possessions, until you take delivery of them. There are extensions available for this policy to ensure comprehensive coverage against many risks that can occur during handling and/or transit. Details of these extensions are contained within this PDS.

How do I insure my move?

In order for us to arrange the cover on your behalf we need to receive from you the signed, completed Proposal Form. When you have completed your form, please ensure you keep your copy of the proposal form safe, as you will need to refer to it in the event of a claim.

Establishing a Value

There are two methods available to assist in calculating the value for your goods :-

Method 1: Inventory method

This method requires you to individually list all your items. The proposal form is laid out room by room with typical home contents listed and space for additional items. The local average value is a guide only 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.

Please be mindful to insure the goods at their replacement cost at your destination point.

All you need to do is fill your nominated replacement values and the quantity of items in the spaces provided, as illustrated below.

E. LIVING ROOM			
ARTICLE	AVERAGE LOCAL VALUE	INSERT NO. ITEMS	ADD YOUR VALUATIONS Here
Sofa(s)	1,500	2	\$ 2800
Chair(s)	850	1	\$ 920

Grouped items will be deemed to have an equal value unless individually specified and valued.

Method 2: Total Value Cover

The second, and more popular method clients choose is Total Value Cover. With this method you can dispense with the need to complete the Inventory form, thereby saving you time.

Total Value Cover is where we calculate a minimum qualification value across the entire consignment being moved and place this value against your items as a "Lump Sum" to cover your entire consignment.

Minimum Qualification Value

For Total Value Cover Insurance the minimum qualification will be based on at least AUD \$2,000 per cubic metre. This calculation is based on the size of the total effects being transported. If you are unsure of this valuation, please discuss this option direct with your Trans International representative.

You can only complete **ONE** declaration form for your relocation. Don't forget to complete the section for items or sets with a value over \$5,000, so you don't inadvertently limit cover for them.

Your Choice of Insurance Extensions

Although a comprehensive policy is taken over your goods whilst in transit, there are the following extensions available to further enhance your cover to ensure that you're better protected.

Packed by Owner Cover

Articles packed by you are able to be covered under this extension, however, as a result of increased risk, a slightly higher fee will be charged.

The contents of each carton or package must be individually listed and individually valued to invoke the cover. (Please ask your Trans International representative for this form if required).

Storage Extension

Whilst your goods are held in our warehouse, the occurrence of damage to items may be reduced but your exposure to fire, flood and total loss is increased. This cover will ensure continuity of coverage across your consignment (coverage does not apply to goods stored within your residence, attic, garage etc.). Should your goods remain insured whilst in storage the sum insured will automatically be increased each year by the latest Consumer Price Index.

Please note: Storage Extension cover is not available if the goods were not covered by the Domestic Transit and Storage Insurance Policy when moved into store.

Pairs & Sets

If you have a lounge suite and one of the chairs or sofas is damaged, insurers will repair or replace the whole lounge suite if the suite was covered by a Pairs & Sets Insurance extension.

Mechanical / Electrical Derangement

This coverage is available for your electrical items in the event that mechanical problems arise within an article, where there is no physical damage visible to the actual item. This is a highly recommended policy extension for high-end electronic items or any electrical item within your consignment.

Packing & Moving Costs

In the event of total loss of your consignment the cost of packing and moving your goods (does not include any Insurance Fee) can be covered.

Mould & Mildew Cover

Insurers have a view that mould and mildew may be inherent in most consignments due to moisture being trapped in a sealed environment such as a shipping container, and as such, they will not normally cover such a risk. However, for an additional fee, cover can be arranged. This extension is not available for motor vehicles, caravans or boats.

Temporary Accommodation Cover

(Total Value Cover Only)

If you have selected Total Value Cover and loss or damage occurs as a result of an insured event and your goods have not been delivered to the destination by the intended delivery date, the Insurer will contribute to the reasonable cost of necessary temporary accommodation.

This contribution will be limited to \$250 per day, for a maximum period of 10 days from the intended delivery date at the destination. This payment will be in addition to your nominated sum insured.

Who is the Insurer?

HDI-Gerling Industrie Versicherung AG
Exchange House
Level 12
10 Bridge Street
Sydney, NSW, 2000

Please read the information overleaf →

Are there any exclusions and/or limitations?

There are, as with any policy, some exclusions that we would like you to be fully aware of. The following can not be covered by the policy :-

- 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 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 fee, cover can be arranged for the 'pairs and sets' you wish to be better protected.
- 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. For an additional fee such cover can be provided. This extension is not available to mechanically propelled vehicles, gardening or cutting equipment.

It's important you are aware of these exclusions, so there is no misunderstanding regarding the extent of the cover provided by the Domestic Transit and Storage Insurance Policy. For full details of the exclusions in the policy, please read the 'Policy Terms and Conditions' which are detailed on the proposal forms.

Cost of the Insurance

The insurance fee is calculated according to the sum insured you declare on the proposal (whether using the Inventory or the Total Value Cover method). 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 fee includes GST. A minimum fee of AUD \$150 may be applicable.

Excess

An excess is the amount you must pay if you make a claim. There is a standard AUD \$100 excess for any claim you make under this insurance.

Get full value out of your Insurance

If you decide to insure your goods using the Inventory Method, 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 a 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.

If any period of storage is required and an extension is not arranged, your transit insurance cover will lapse at the commencement of the storage period and the goods will not be insured. Should your policy cease any damages or missing items must be notified to us within 14 days from when the policy ceases.

Motor vehicles, motor cycles, caravans and boats are all insured for the reasonable costs of repair or replacement but limited to the actual market value of the vehicle or the nominated sum insured, whichever is the less.

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 for you and anyone else covered by the policy 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 until we have received the completed Inventory Form or the Total Value Cover Form.

Cooling Off

Once a completed proposal form has been received by us, 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 cancel the insurance and have any pre-paid fee returned to you.

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 Trans International provides you with peace of mind.

You must note any missing 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 the Insurers 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 the 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 will endeavour to provide prompt settlement of your claim. 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.

What happens in the event of a dispute?

In the event of a complaint or dispute about the insurance, in the first instance you should report your concerns or dissatisfaction to SIRVA. If you are not satisfied with the outcome of our complaints process, you can contact the Financial Ombudsman Service (www.fos.org.au)

In the event of financial failure of an APRA-regulated insurer, subject to meeting the eligibility criteria you may be entitled to make a claim on the Financial Claims Scheme (FCS). Information about the FCS can be obtained from www.apra.gov.au.

How to contact us?

For more information, please contact

Trans International

20 Tarlington Place
Smithfield, NSW, 2164

This document has been approved for distribution by the insurers. This document was prepared on 01.08.2014 V9

METHOD 2: Total Value Cover Proposal Form for Domestic Relocation of Household Goods

Name	Origin City	Date <small>DD / MM / YY</small>
Destination Address		

IMPORTANT - Please read

- A)** You should insure your goods for the **full replacement value as new at destination**.
- B)** Any item valued over AUD\$5,000 must be declared separately and listed in the schedule below. **Items & sets 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 COVER 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.

TOTAL SUM INSURED Minimum qualification will be based on a minimum declared value of \$2000 per cubic meter	_____ cubic meter	X multiply	\$ _____ Your value per cubic meter	\$ _____ Declared value
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POLICY EXTENSIONS - 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.
 If these extension boxes are left blank these extensions will not apply.

1. PAIRS & SETS	
ARTICLE(S)	VALUE
TOTAL	

2. MECHANICAL & ELECTRICAL DERANGEMENT	
ARTICLE(S)	VALUE
TOTAL	

3. PACKED BY OWNER LIST PROVIDED	
<input type="checkbox"/> YES	<input type="checkbox"/> NO
VALUE	\$

4. PACKING & MOVING COSTS	
<input type="checkbox"/> YES	<input type="checkbox"/> NO
VALUE	\$

5. MOULD & MILDEW	
<input type="checkbox"/> YES	<input type="checkbox"/> NO

ITEMS & SETS VALUED AT OVER \$5,000 <i>(stereos, dinner set, dining suite etc)</i>	
ARTICLE	VALUE
TOTAL	

NON HOUSEHOLD GOODS <small>MOTOR VEHICLES, BOATS ETC.</small>	
Subject to issue of pre-shipment vehicle condition report	
Make	Model
Year	Value

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 _____



PLEASE RETURN 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 fee

INSURER(S): HDI- Gerling Industrie Versicherung AG
Exchange House
Level 12
10 Bridge 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; and
- There is no local legal requirement to compulsorily insure (even for third party liability)

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 fee 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. In the absence of an individually valued list of items, cartons will be deemed to have a value no greater than \$500 each.

BASIS OF VALUATION:

Replacement value as new at destination but not exceeding the agreed value as stated on the Certificate of Insurance or insurance declaration.

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 the insurance fee has been paid and damage has not occurred due to a breach of the move terms and conditions, 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; (e.g. creased and wrinkled clothing)
 - 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 consequences of war, Invasion, Act of Foreign Enemy Hostilities (whether War be declared or not), Civil War, Rebellion, Revolution, 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.

This exclusion (j) will apply unless an appropriate fee has been paid for the Mould and Mildew extension. Explanatory note: this exclusion can be deleted by purchasing the Mould and Mildew additional cover: see the Domestic Insurance Proposal Form.

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

Explanatory note: this Mechanical and Electrical exclusion can be deleted by purchasing additional cover: see the Domestic Insurance Proposal Form. (This extension is not available to mechanically propelled vehicles, gardening or cutting equipment)

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 fuel 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, then except where the sum insured represents 80% or more of the value of the property, the following shall apply:

- 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\$100.00 applies to this policy. The Owner agrees that this is only to be refunded by the Insurers or the Company once all their direct costs and expenses of the claim are met if a successful recovery from a responsible third party if possible

STORAGE CLAUSE:

If pre and/or post shipment storage is required, this policy must be extended and an additional fee 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 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 the 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 that substantiates the value of the claim 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.**
- **All documents provided as part of a claim must be done honestly. If any documents provided are found to be fraudulent we may reject the entire claim.**
- **You must let us have all repair estimates and other documentation within 30 days from when you receive the claim form.**
- **If any item is settled for replacement value or the 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
Email: insurance.centre@sirva.com.au Tel: 1800 033 538