



Insurance Proposal Form



Acting for and authorised by
VERO MARINE INSURANCE LIMITED
For and on behalf of
VERO INSURANCE NEW ZEALAND LIMITED



**TRANS
INTERNATIONAL**
Moving & Shipping

Trans International – international transit insurance

Eliminating risk and ensuring peace of mind are the criteria we adhere to at Trans International. When you trust your precious possessions to Trans International, you know that wherever in the world you are moving to, they are in the best of care.

However, sometimes the unexpected can happen.

That's where Trans International – international transit insurance comes in. Underwritten by Vero Marine, your possessions can be comprehensively insured against accidental loss or damage during an international move. The special advantages of the plan include some benefits that are either excluded or additional in some other policies.

How to insure your move

The first thing you need to determine is the full replacement value of your possessions at destination. Included in this document you will find a detailed inventory on which to list and calculate the value as illustrated below.

E. LIVING ROOM			
ARTICLE	AVERAGE LOCAL VALUE	No. ITEMS	VALUE
Sofa(s)	3000	1	900
Chair(s)	750	2	675
Sidetable(s)	400	1	200
Desk	1000	1	300

L. CLOTHING			
ARTICLE	AVERAGE LOCAL VALUE	No. ITEMS	VALUE
Suits		1	200
Dresses		2	600
Formal Wear		1	300
Sports Coats		1	200

Remember, you should be indicating replacement values in your country of destination.

Get full value out of your cover

Don't deliberately undervalue your possessions. You need to be aware that if you underinsure your consignment the underwriter will apply an "average" to any claims. In simple terms, this means that if you insure your total consignment for half its true replacement value, the insurer could reduce each and every part of any claim by 50% – irrespective of its declared value.

Example

Sum Insured	\$10,000	Claim adjustment	
Claim	\$1,000	$\frac{\$10,000 \times \$1,000}{\$20,000} = \500	Amount Claimable Before Excess
Value of property	\$20,000	\$20,000	1

“What happens in the event of a claim?”

You can make a claim from anywhere in the world. All claims will be settled promptly and efficiently based on your declared replacement values, and following any necessary claim inspection survey. All claims will be processed through a central claims department. Another way in which Trans International provides you with peace of mind.

“What happens if I don't insure my move?”

We cannot stress enough how important it is to take our international transit insurance. If you don't and something is lost or damaged, liability is limited to the extent outlined in our International Removals Contract.

Top up your cover with a choice of options

For a small addition to your premium, each of these options can further enhance your cover to ensure you're fully protected:

- Extension of storage cover if required beyond 60 days providing your goods are stored in an approved warehouse (coverage does not extend to goods stored within your residence, attic, garage, etc.)
- Full portability of policy ensuring no loss of coverage should country of destination be changed during transit.
- Optional insurance of pairs and sets, mechanical and electrical derangement and mould and mildew protection for full replacement value.
- Extension of policy to cover full value of packing and shipping costs for all your goods in the event of a total loss.

POLICY TERMS AND CONDITIONS

INSURED: Any individual client ('the Owner') of Trans International Moving and Shipping and/or any associate and/or subsidiary companies and participating agents ('the Movers') proposing household 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.

INSURER(S): as per the Certificate of Insurance

VOYAGES:

- From the residential address at any location anywhere in the world of any Owner for whom the Movers have undertaken to move the subject matter insured whilst in store and then to the clients residential address anywhere in the world, 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 local domestic or other insurance whether personal or corporate in place

THE PROPERTY INSURED:

Household goods and personal effects, motor vehicles, boats, motor cycles and trailers

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; except where the offending item is not included within insured consignment.
2. data on electronic disk or tapes and/or other optical storage devices, but limited to NZ\$300.00 or the equivalent any one storage device and subject to evidence of its value. Where licenced software is lost or damaged, this insurance is limited to the cost of replacement media on the production of evidence of the licence;
3. any owner packed goods are covered for the same conditions as professionally packed items providing a valued list of items so packed, is handed to the mover before the move is commenced.

BASIS OF VALUATION

Replacement value as new at destination 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 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. Indemnity in respect of documents including data on electronic disks and tapes and/or other optical storage devices shall be limited to NZ\$300.00 any one storage device and NZ\$300,000.00 in all for any one customer.

INSURING CLAUSE:

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 below:

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. war or civil war, revolution or rebellion or insurrection and any associated civil strife, or any hostile act by or against a belligerent power, unless the cargo is loaded on board an ocean cargo vessel or international aircraft.
 - i. 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 on the property insured. This exclusion will apply unless an appropriate premium has been paid against the full sum insured of this consignment. *Explanatory note: this mould and mildew exclusion can be deleted by purchasing additional cover: See the Proposal/Insured Inventory Form.*
 - j. a politically motivated act or act of terrorism, when the property insured is in store.
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 Proposal/Insured Inventory 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 or Sets exclusion can be deleted by purchasing additional cover: see the Proposal/Insured Inventory 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

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 following shall apply:

- a. in the case of a total loss of all the property insured, coinsurance shall not apply;
- b. in the case of partial loss, 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;
- c. whatever the loss, in no case will the recovery be more than the amount for which the property is insured.

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

DEDUCTIBLE CLAUSE – HOUSEHOLD GOODS AND PERSONAL EFFECTS

A deductible of NZ\$150 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 is possible.

DEDUCTIBLE CLAUSE – MOTOR VEHICLES

Claims for loss or damage to motor vehicles are subject to a deductible of \$NZ300.00 each and every vehicle. 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 is possible.

CLAIMS INSTRUCTIONS

You must

- note any missing items/cartons/units on the delivery docket at the time of delivery
- contact the Claims Office shown in the Claims section of the Insurance Certificate WITHIN THIRTY DAYS of delivery ('the initial notice')
- do everything reasonable to mitigate the loss. For example, you must separate dry and wet items
- 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.

Documents required at the time of submission of a claim are as follows:

- Completed claim form
- Original Certificate of Insurance
- Original Inventory
- Signed Delivery Receipt Note
- Estimate for repair purchase bills or similar other receipts.
- Photographs of damaged items.

You must present your claim in its entirety within 90 days from date of delivery.

If you do not contact the Claims Office shown in this section, you may prejudice your right to claim. Initial contact should be within thirty days of delivery. If there is a delay, your claim may be not be declined but there will be an onus of proof on you to prove that the claim occurred during the insured period and not at any other time.

If the delay in reporting the claim is unreasonable, the Insurers have the right to decline your claim because their ability to investigate the loss has been prejudiced.

APPLICABLE LAW

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

CLAIMS OFFICE

Trans International Moving and Shipping
56-60 Carbine Road, Mt Wellington
P O Box 12 355, Penrose, Auckland

Tel: 0-9-570 8330

Fax: 0-9-570 8331

Email: claims@transinternational.co.nz

Or visit our website www.transinternational.co.nz

AN INSURERS COPY OF THE TERMS AND CONDITIONS WILL BE MADE AVAILABLE UPON REQUEST.

POLICY TERMS AND CONDITIONS

INSURED: Any individual client ('the Owner') of Trans International Moving and Shipping and/or any associate and/or subsidiary companies and participating agents ('the Movers') proposing household 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.

INSURER(S): as per the Certificate of Insurance

VOYAGES:

- From the residential address at any location anywhere in the world of any Owner for whom the Movers have undertaken to move the subject matter insured whilst in store and then to the clients residential address anywhere in the world, 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
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- There is no local legal requirement to compulsorily insure (even for third party liability); and
- There is no local domestic or other insurance whether personal or corporate in place

THE PROPERTY INSURED:

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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; except where the offending item is not included within insured consignment.
2. data on electronic disk or tapes and/or other optical storage devices, but limited to NZ\$300.00 or the equivalent any one storage device and subject to evidence of its value. Where licenced software is lost or damaged, this insurance is limited to the cost of replacement media on the production of evidence of the licence;
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 - 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. war or civil war, revolution or rebellion or insurrection and any associated civil strife, or any hostile act by or against a belligerent power, unless the cargo is loaded on board an ocean cargo vessel or international aircraft.
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 - 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;
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 - c. any living expense;
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 - 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;
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APPLICABLE LAW

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CLAIMS OFFICE

Trans International Moving and Shipping
56-60 Carbine Road, Mt Wellington
P O Box 12 355, Penrose, Auckland

Tel: 0-9-570 8330

Fax: 0-9-570 8331

Email: claims@transinternational.co.nz

Or visit our website www.transinternational.co.nz

AN INSURERS COPY OF THE TERMS AND CONDITIONS WILL BE MADE AVAILABLE UPON REQUEST.