

Move New Zealand



HOUSEHOLD REMOVAL INSURANCE WITHIN NEW ZEALAND

SUMMARY OF COVER AND APPLICATION

Option 1:

- Accidental loss, physical damage or destruction of the Property Insured whilst in transit
- Excess is NZD100 (but increases to NZD500 if the lost or damaged item was not professionally packed)

NOTE If you're moving your goods yourself, only Option 2 is available

Option 2:

- Accidental loss, physical damage or destruction of the Property Insured whilst in transit as a direct result of fire, flood, earthquake, natural landslip, volcanic eruption, hydrothermal activity, tsunami and/or accident to, or overturning of the conveying vehicle. 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.
- Excess is Nil

Storage

- Additional cover is available for household goods and personal effects stored at a professional storage facility immediately before or immediately after transit
- The standard maximum period in store is 6 months. Longer periods may be available on application.

Underinsurance Clause

NOTE You must not under insure

Your insurance policy contains a provision making it subject to average. This provision will have effect only if the property insured under the policy is underinsured at the time of loss. If the property insured under this policy is underinsured at the time of loss, the following rules apply:

- a) If you suffer a total loss, the provision will have no effect
- b) If you suffer a partial loss, the maximum amount that you may recover will bear the same proportion to your actual loss as the amount for which the property is insured bears to the full value of the property
- c) Whatever your loss, in no case will you be entitled to recover more than the amount for which the property is insured.

Example: Your property is worth NZD20,000. You insure it for NZD10,000. You suffer a loss of NZD5,000. If your policy is subject to average, the maximum amount that you may recover will be NZD2,500.

Property insured

Household goods and personal effects being moved, belonging to or hired by you and for which you are responsible

Excluding:

1. Cash, notes, bonds, securities of any kind, documents, watches, jewellery and personal electronics.
2. Perishable or frozen food, domestic animals or plants unless specified and agreed by the Company prior to transit.
3. Livestock, motor vehicles, motor cycles, caravans, trailers, personal watercraft, boats, outboard motors and any accessories or spare parts attaching to or forming part of any of these items.
4. Tools and/or equipment used for professional or business purposes, including journals, text or reference books, where otherwise insured
5. Any set of art work(s) and/or antique(s) and the like where the value exceeds NZD10,000 unless specified.
6. Any one article exceeding NZD10,000 unless specified
7. Stamp, coin, medal and other collections or group of items whose collective value is enhanced by being part of that group.

NOTE A valuation issued prior to the move must be available on request for any set of art work(s) and/or antique(s) over NZD10,000

Full policy wording available on request

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APPLICATION FOR INSURANCE

Name Postal address

Contact phone no

Email Transit address
From

Date of transit

Name of carrier To

Who will pack the goods?

NOTE If self-packed, a higher excess will apply as per the Summary of Cover on previous page

Is storage cover required? Yes No Number of months in store

NOTE Maximum period in store is 6 months (longer periods may be available on application)

Where will the goods be stored?

NOTE Storage must be at a professional storage facility

Select cover required Option 1 - Full cover Option 2 - Limited cover Refer Summary of cover on previous page

How to estimate the amount of insurance you need:

Option 1 should be based on i. Estimated replacement value for furnishings and household appliances less than 10 years old
ii. Estimated replacement value less an allowance for depreciation for all other items

Option 2 should be based on the estimated replacement value less an allowance for wear, tear and depreciation

Household Goods and Personal Effects over NZD10,000

- Please list below any individual items exceeding NZD10,000 and any works of art and/or antiques
- A valuation issued prior to the move must be available on request for any set of art work(s) and/or antique(s) exceeding NZD10,000

SUM INSURED TOTAL NZD

Includes specified items and works of art/antiques listed below (continue by email if necessary) SUM INSURED

NZD

NZD

NZD

DECLARATION

By completing and submitting this Application for Insurance form, I/we agree that in the event of the goods being underinsured I/we am/are considered to be my/our own insurer for the difference and shall bear a proportion of any loss accordingly (refer to the Underinsurance Clause on the previous page). I/we agree that this Application and Declaration shall be the basis of the contract between me/us and Vero Marine Insurance and I/we further agree to accept Vero Marine Insurance's Move New Zealand policy subject to the terms, conditions and exclusions it contains.

Please email this form to your Intermediary for them to send to Vero Marine Insurance