

TRANSIT INSURANCE COVER



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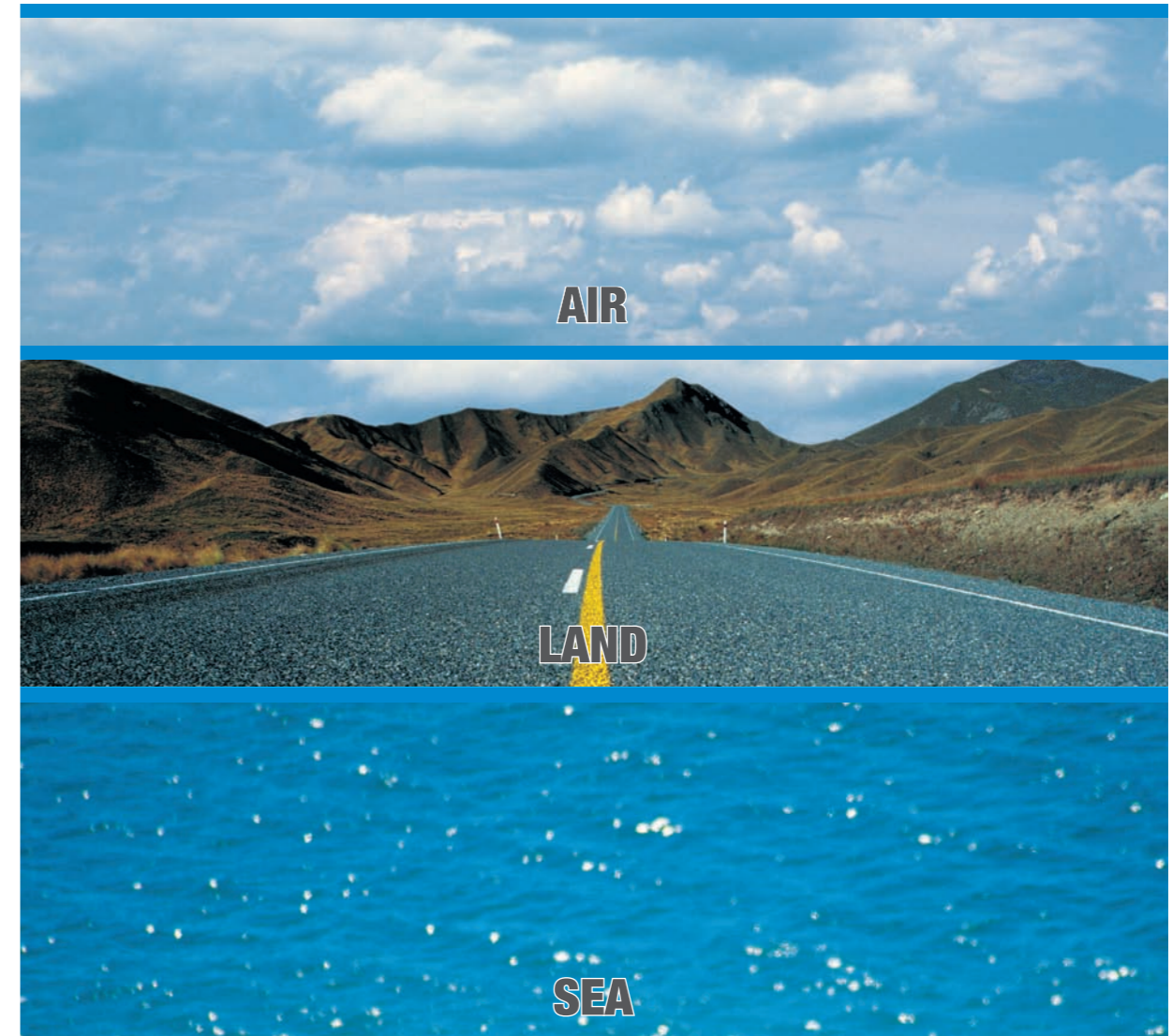
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**TRANS
INTERNATIONAL**
Moving & Shipping

TRANSIT INSURANCE COVER



**'Replacement Value
All Risks' Insurance**
for your peace of mind



**TRANS
INTERNATIONAL**
Moving & Shipping

Why 'Replacement Value All Risks' Cover is The Best Way To Protect Your Possessions

Transit Insurance, whether local or international, is a specialist field. Some other forms of insurance can sound good and may cost less than 'Replacement Value All Risks' Insurance, until it comes time to make a claim. Then the unsuspecting traveller may find out to their cost, there's a lot more to insurance cover than meets the eye.

Here's why 'Replacement Value All Risks' Cover makes sense for people on the move.

- Your possessions will be comprehensively covered for loss or damage to all or any part of your consignment.
- You'll be covered for theft, loss, scratching, denting, breakage and natural disasters.
- Any claims you may have will be administered quickly and efficiently. In most instances claims will be settled directly by our Claims Department, usually without insurance company involvement.
- For international moves your possessions are covered free for 60 days both pre and post move if held in an approved storage facility. That's a total of 120 days free cover.
- Your cover is on a 'New for Old' basis. This means in the event of a claim, when an item cannot be repaired, you will literally get the 'Replacement Value' not exceeding the agreed value.

For full details please refer to policy document.



Your Safest Insurance Options at a Glance

Both of which give you 'Replacement Value All Risks' Cover

'Total Value' Cover

Simple, Fast and Comprehensive

- Easy 'one page' documentation to be completed. Highly convenient for people who don't want to spend time completing detailed declared value inventory forms.
- Simple, because of a pre-determined per cubic metre insurance rate used for either local or international moving. So everything in your consignment is automatically covered.
- Comprehensive because it provides you with full 'Replacement Value All Risks' Cover including:
 - New for Old Cover.
 - Loss or damage of all or any part of your consignment.
 - Scratching, denting, breakage and natural disasters.
 - Free storage insurance for up to 120 days (international only).
 - Fast efficient claims settlement.
 - (Please refer to detailed terms and conditions).

'Declared Value' Cover

Comprehensive Cover for All Items to your Declared Value

- Gives you full cover to the value determined by you on an itemised valued inventory list.
- Comprehensive because it provides you with full 'Replacement Value All Risks' Cover including:
 - New for Old Cover.
 - Cover on every item listed to your declared value.
 - Loss or damage of all or any part of your consignment.
 - Scratching, denting, breakage and natural disasters.
 - Free storage insurance for up to 120 days (international only).
 - Fast efficient claims settlement.

For full detailed terms & conditions please refer to policy document.

A Few Points of Additional Interest To Take Care of the Unexpected

Even though 'Replacement Value All Risks' Insurance is clearly a very comprehensive insurance cover, there are a few exclusions which, for a nominally adjusted premium, can also be covered.

'Pairs and Sets' Cover

'Pairs and Sets' refers to such items as a lounge suite or a matching pair of ornaments or a valuable dinner set etc. The standard insurance industry approach is to pay out claims on 'Pairs and Sets' only to the proportionate value of the individual item lost or damaged. 'Pairs and Sets' cover relieves you of this possibility.

'Electrical and Mechanical Derangement' Cover

There are occasions during transit where, even though electrical or mechanical items have been properly packed and handled, internal damage can occur.

The normal insurance industry approach is to pay out claims on electrical and mechanical damage only if there are clear signs of external damage. 'Electrical and Mechanical Derangement' Cover means this standard exclusion is exempted.

'Mould and Mildew (International Removals only)'

The insurance industry takes the view that mould and mildew may be inherent in most consignments due to moisture being trapped in sealed environments such as shipping containers. As such the industry norm is not to pay out on such claims.

'Mould and Mildew' Cover means your total consignment is insured against this eventuality.

For full details please refer to policy document.

All insurance policies are definitely not created equal
Two forms of insurance Trans International don't recommend:

'Total Loss' Cover

Sounds good and may cost less, but be wary. This form of insurance entitles you to settlement only if your entire shipment is lost, where nothing can be recovered.

By definition, if any part of your consignment is recovered then it is not a 'total loss' situation and claims will not be paid out.

'Indemnity' Cover

Once again this type of insurance sounds good and may cost less, but reality bites when lodging a claim. In essence, Indemnity Insurance provides 'Old for Old' cover only.

That is, goods lost or damaged will be settled only to their 'second hand' value. In the context of a large claim this could be potentially disastrous for claimants.

For full details please refer to policy document.

And finally, the paperwork. Your Choice

One page sign-off Total Value Cover, or detailed Declared Value Inventory

Paperwork for Total Value Cover

This couldn't be any easier. Just complete the 'one page' Total Value Cover document and the jobs done. You're comprehensively covered.

Paperwork for Declared Value Cover

This form of insurance requires you to complete a detailed inventory schedule showing your 'Declared Value' for each item in your consignment.

An average local value for common items is shown on the inventory form, but you should be careful to enter the replacement value of each of your items to the best of your knowledge.

Also, there may be other items in your consignment which are not shown on the inventory form. Please remember to include any such items on the form.

For full details please refer to policy document.