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Household & Personal Effects in Transit

Client: _____

Email and Phone _____

From / To _____

Broker Company _____

Broker is in Town/City _____

**VALUED INVENTORY – PLEASE COMPLETE ALL DETAILS AND READ INFORMATION ATTACHED.
 ALL ITEMS OVER \$3,000 MUST BE LISTED**

	YOUR VALUE NZ\$		YOUR VALUE NZ\$		YOUR VALUE NZ\$
LOUNGE		KITCHEN		LAUNDRY	
Televisions (qty)	_____	Pots & Pans	_____	Washing Machine	_____
Video & Tapes	_____	Crockery/Glassware	_____	Dryer	_____
Stereo Equipment	_____	Cutlery & Utensils	_____	Vacuum Cleaner	_____
Lounge Suite/Cushions	_____	Mixer/Blender/Processor	_____	Iron/Ironing Board	_____
Bookcase	_____	Small Appliances	_____	Linen Cupboard Contents	_____
Rugs	_____	Dishwasher	_____	Cleaning Materials	_____
Coffee Table(s)	_____	Microwave	_____		
Ornaments	_____	Deep Freeze	_____		
Pictures/Books	_____	Refrigerator	_____	GARAGE/SHED	
Records/Tapes/CD's	_____	Bowls & Baking Equip.	_____	Power/Hand Tools	_____
Sideboard/Wall Unit	_____	Tables/Chairs/Stools	_____	Mower	_____
Light Fittings/Lamps	_____	Clock/Ornaments/Sundry	_____	Bikes (qty)	_____
Sundries	_____	Food in Freezer	_____	Outdoor Furniture	_____
		Non-Perishable Food	_____	Tent/Camping Equip	_____
		Sundries	_____	Garden Tools	_____
				BBQ	_____
DINING ROOM		BEDROOMS		OTHER	
Dining Table/Chairs	_____	Bedroom Suite/Furniture	_____	Photographic Equipment	_____
Sideboard/Cabinet	_____	Water Bed	_____	Musical Instruments	_____
Liquor	_____	Beds/Mattresses/Pillows	_____	Sports Equipment	_____
Silver/Ornaments	_____	Blankets/Duvet/Spreads	_____	Binoculars/Telescope	_____
Glassware/Crystal	_____	Electric Blankets	_____	Cassette Players/Radios	_____
Paintings/Prints	_____	Lighting & Lamps	_____	Luggage	_____
Sundries	_____	Photos/Pictures/Books	_____	Sewing/Knitting Machine	_____
		Rugs	_____	Clothing & Footwear	_____
		Cots/Baby Furniture	_____	Computer/Equipment	_____
BATHROOM		ANTIQUES and WORKS OF ART		Toys/Games	_____
Hairdryer/Shaver	_____	(List items worth over \$3,000)		Heaters	_____
First Aid/Cosmetics	_____	on a separate sheet and		Mirrors	_____
Scales	_____	show total value here		Piano	_____
Sundries	_____	Valuations also required			
				Add Freight	\$
TOTAL SUM INSURED NZD					\$

Use any blank spaces to note details of goods not listed

Signed: _____

Dated: _____

Privacy Act 1993

Personal information is collected to evaluate your insurance requirements including establishing what cover, if any, is to be offered and its terms and premium. All information collected will be held by Lumley, a business division of IAG New Zealand Limited. Individuals have the right under the Privacy Act 1993 to request access to and correction of their personal information.

HOUSEHOLD GOODS & PERSONAL EFFECTS IN TRANSIT GUIDE

Note: This is not an Insurance Policy. For full details consult the Insurance Policy wording

AVERAGE

- This Policy is subject to the condition of average. That is to say if the goods covered by this insurance shall at the time of any loss be of greater value than the sum insured, you will only be entitled to receive such proportion of the said loss as the sum insured by this policy bears to the total value of the property insured.

COVER A ["All Risks"]

This insurance covers you against "all risks" [in terms of the Institute Cargo Clauses (A)] of loss or damage caused by a sudden and unexpected accidental event from an external, physical cause. This includes such risks as theft, burglary, water damage, contamination, etc. and includes claims for **breakage, scratching, denting & chipping, and mechanical or electrical derangement cover, up to \$25,000, free of charge.**

COVER B [Restricted Cover]

This insurance covers loss or damage as a direct result of fire, flood, and/or accident to, or overturning of, the conveying vehicle or vessel.

STORAGE

- Storage for 30 days at a carrier's warehouse or professional storage facility prior to delivery is included free of charge. This period can be extended up to a **maximum** of six months in all. Loss or damage by terrorism does not apply during storage.

DURATION OF COVER

- Cover applies from when goods are lifted from the ground at the removal address immediately prior to loading into the conveyance or shipping container. It will not cover you during packing or unpacking at your house.

EXCESS

- A basic excess of NZ\$250 applies to each individual consignment. However, the excess will not apply to claims for General Average of Salvage Charges. Higher excess levels are available at a lesser cost.

EXCLUSIONS

Unless agreed in writing by us prior to shipment, the following items are excluded:

- Cash, diamonds, specie, bullion, jewellery, watches and precious and/or semi-precious stones
- Wine and other forms of alcohol
- Plants and shrubs of any form
- Pets of any kind
- Perishable or Frozen foods
- Antiques, paintings and the like valued over \$3,000 unless a valuation issued prior to the transit is available on request.

CLAIM SETTLEMENTS

We will settle claims by (1) payment to you; or (2) reinstating or repairing the goods; or (3) replacing the goods, at our option.

We will pay:

- replacement value on furnishings less than ten years old;
- carpets, floor coverings, blinds, curtains and household appliances less than five years old;
- indemnity value on other goods (including computer equipment)

If it is not practicable or reasonable to repair or replace an item to exactly its condition before the loss, then we will ensure that any repair or replacement made to settle your claim is reasonably comparable with that condition. However, this insurance does not cover depreciation or loss of market value.

The maximum payable for any one item, under this insurance, is \$3,000 unless the item and full value is listed in the valued inventory.