



POLICY FOR OVERSEAS HOUSEHOLD REMOVALS

The Insurers agree, subject to the cover option selected and to the other terms, exclusions, limitations and conditions contained in or endorsed on or otherwise expressed below and overleaf, to ensure the Household and Personal Effects and/or Motor Vehicle (the insured goods) provided this Policy is signed by a person authorized by the Company or its Approved Agent. Any insurance granted will be subject to the Insured name in the Schedule having paid the premium to the Company on behalf of the Insurers.

The Policy wording, Schedule (which expression includes any Schedule substituted for the original Schedule) and endorsements (if any) are to be read together and any word or expression to which a specific meaning has been given in any part bears that meaning wherever it appears.

TERMS AND CONDITIONS

Valuation

It is in your interest to insure your effects for full value. This means the cost at destination of replacing with new items less an allowance for condition, age, wear and tear, for items over 5 years old. If you underinsure your goods, CO-INSURANCE will apply. This means that you will only recover the proportion of your loss which the insured value bears to the full value determined as above.

Example of Co-Insurance: Item valued at \$1000 but insured for \$500. Cost of repairs \$600.

$$\text{The insurers will pay } \frac{\$500}{\$1000} \times \$600 = \$300.$$

Subject to full value being declared, if loss or damage occur as a result of an insured risk, the Company will pay: -

- The reasonable cost of repairs or restoration in the event of damage.
- FULL REPLACEMENT COST for any items totally lost or destroyed, PROVIDED that such items are no more than 5 years old.
- INDEMNITY VALUE for any items totally lost or destroyed, if items are more than 5 years old. For the purpose of this insurance indemnity value shall mean the replacement cost less an assessed allowance for condition, age, wear and tear

MOTOR VEHICLES are to be valued at the current market value at destination.

Period of Cover.

The risk under this policy commences from the time the insured goods leave the residence or business location of the Insured at the place named herein and continues during the ordinary course of transit until delivered at the place named herein. Storage prior to shipment overseas or prior to delivery at final destination is covered for any periods stated in the Schedule provided storage is in an enclosed warehouse.

RISKS COVERED

Cover Options

Cover A In respect of PROFESSIONALLY PACKED GOODS – All risks of loss or

(Full Cover) damage to the insured goods from any external cause including accidental damage during packing by carrier.

In respect to OWNER PACKED GOODS – Cover is as COVER B below.

In respect to MOTOR VEHICLES – All risks of loss or damage to the Motor Vehicle(s) excluding loss or damage while being driven under own power except while being driven by an authorized employee of the freight forwarder or their agent for the purpose of loading or unloading.

Cover B

(Restricted Cover) Loss of or damage to the insured goods resulting from

- Fire and explosion
- Collision of vessel, aircraft or conveyance
- Overturning and/or derailment of conveyance
- Crashing and/or forced landing of aircraft
- Stranding, sinking, or contact of vessel with any external object (ice included) other than water
- Entry of water into any vessel, hold, container, liftvan or place of storage
- Theft, pilferage or non-delivery

Additional Risks Covered by Cover A and Cover B

War (sea and air transit risks) and strikes, riots and civil commotions in the terms of Institute of London Underwriters Clauses current at the time of shipment.

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 the policy.

Risks Not Covered By Cover A and Cover B

Loss damage or expense cause by

1. Delay.
2. Confiscation or detention by Customs or other officials or authorities.
3. Wear and tear, moths, vermin, normal atmospheric or climate conditions.

4. Inherent vice.
5. Mechanical, electrical or electronic breakdown or derangement unless there is external evidence of the breakdown or derangement having been caused by an insured risk.
6. Non-delivery of owner packed items unless an itemized, valued list of contents is supplied prior to the commencement of transit.
7. Nuclear matter in terms of the Institute Radioactive Contamination Exclusion Clause current at the date of the policy.

Limitations to Cover A and Cover B

Pair and Set Clause: Where any insured item consists of articles in a pair or set, the insurance is not to pay more than the insured value of any particular part or parts which may have been damaged or lost and no more than a proportionate part of the insured value of a pair or set. Reference shall not be made to any special value which such article may have as part of such pair or set.

Furniture and Antiques Clause: In the event of damage to any article of furniture or article of antique nature insured hereunder, the Insurers' liability is limited to the reasonable cost of repairs and no claim is to attach hereto for depreciation consequent thereon.

Claims Procedure

1. As soon as possible after the event which may give rise to a claim under the policy the Insured must:
 - A Take all reasonable steps to prevent any further loss or damage.
 - B Note details of any loss or damage on the carriers receipt/receipt for goods.
 - C Contact: Express-Link International, PO Box 800, Cloverdale WA 6986
Tel: 61 8 9353 6711 Fax: 61 8 9353 2853
Email: exports@xli.com.au
 - D Within 24 hours of receipt of the goods, lodge a written claim on the final carrier.
2. The insured must not authorize repairs or replacement of any insured goods lost or damaged in transit without the consent of the company.
3. The company at its expense, may appoint a Surveyor to inspect damaged goods, in which case this will be advised as soon as possible after receipt of documentation detailed above.
4. Settlement of claims under this insurance will only be effected by the Company or its Representatives or Agents under specific instructions from the Company.
5. An excess of AUD\$500 will be deducted from the claim amount payable.