

## Exclusions Under the Policy

1. Property where the total value exceeds NZ\$250,000.
2. Cash, notes, bonds, securities of any kind, documents, watches, jewellery and the like.
3. Perishable or frozen food unless specified, livestock, motor vehicles, motorcycles, 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 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 NZ\$10,000 unless specified.
6. Any one article exceeding NZ\$10,000 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) exceeding NZ\$10,000.**

## How to Estimate the Amount of Insurance You Need

- Option 1 should be based upon:
- i) Estimated replacement value for furnishings and household appliances less than 10 years old.
  - ii) Estimated replacement value less an allowance for wear, tear and depreciation for all other items.
- Option 2 should be based upon estimated replacement value less an allowance for depreciation.

## Household Goods and Personal Effects over \$10,000

- Please list individual items exceeding NZ\$10,000 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 NZ\$10,000.

	SUM INSURED \$NZ
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total Sum Insured</b>	<b>\$ _____</b>

## Declaration

I/We agree that in the event of the goods being underinsured I/we am/are considered being my/our own insurer for the difference and shall bear a rateable share of any loss accordingly (refer to the Average Clause). 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 Policy subject to the terms, conditions and exclusions it contains.

Signature \_\_\_\_\_ Date / /

# Move NZ



## Household Removal Insurance within New Zealand



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### Cover Options

#### Option 1

- Accidental loss, damage or destruction of The Property Insured whilst in transit.
- Excess is NZ\$100 (if self packed excess is NZ\$500).

**NOTE If moving yourself Option 2 only available.**

#### Option 2

- Accidental loss, damage or destruction of The Property Insured whilst in transit as a direct result of fire, flood and/or accident to, or overturning of, the conveying vehicle, and burglary following violent and forcible means.
- Excess is nil.

### Storage

- Only household goods and personal effects stored at a professional storage facility pre or post transit may be insured. Maximum period in store is 6 months.

### Average Clause

**NOTE You must not under insure**

If at the time of the loss or damage The Property Insured is collectively of greater value than the total sum insured then the Assured shall be considered as being their own insurer for the difference and bear a rateable share of the loss accordingly.

**Example:** Sum Insured \$ 10,000  
 Claim \$ 1,000  
 Value of Property \$ 20,000

The claim adjustment is calculated as follows:

$$\frac{\$10,000}{\$20,000} \times \frac{\$1,000}{1} = \$500 \text{ Amount claimable before excess}$$

### FULL POLICY WORDING ON REQUEST

### Application for Insurance

Name \_\_\_\_\_ Contact phone no \_\_\_\_\_

Postal Address \_\_\_\_\_ Email \_\_\_\_\_

Date of transit / /

Transit address From \_\_\_\_\_ To \_\_\_\_\_

Is storage cover required? **yes ~ no (Please circle)**

If yes, where? \_\_\_\_\_ **NOTE Storage must be at a professional storage facility**

Period in store \_\_\_\_\_ **NOTE Maximum period in store is 6 months**

Name of carrying company \_\_\_\_\_

**NOTE If moving yourself Option 2 only available**

Who will complete the packing? \_\_\_\_\_

**NOTE If professionally packed EXCESS is NZ\$100, otherwise EXCESS is NZ\$500**

### Cover Required

**Option 1** Accidental loss, damage or destruction of The Property Insured whilst in transit.  
 Excess is NZ\$100 if professionally packed, otherwise excess is NZ\$500.

**Option 2** Accidental loss, damage or destruction as a direct result of fire, flood and/or accident to, or overturning of, the conveying vehicle, and burglary following violent and forcible means (or threat thereof).  
 Excess is nil.