

## Frequently asked questions regarding insurance

Question	Answer
Do I really need to bother taking out insurance?	This is up to you, but we strongly suggest that you consider it, as your goods will be exposed to a higher risk of loss/damage than when they are inside the home.
Will my Home and Contents Insurance Policy cover the move or storage of my goods?	Usually they do not, but by all means check your policy wording or contact your insurer to find out.
Do I need to insure everything?	That is up to you. If you decide to insure only specific items, anything that is not on the list will not be covered.
Which type of cover do you recommend I take out?	Without knowing your circumstances, we generally recommend that customers take out Full Cover and insure their goods for Replacement Cost This means that you have the broadest coverage against the risks of loss or damage and you would receive new for old in most circumstances (unless your goods are more than 7 years old). However, we cannot advise you about your personal situation. You need to read the PDS carefully and choose the cover that suits your circumstances.
How much should I value my goods for?	If you choose replacement cover, you need to estimate the cost of replacing your goods with new goods of similar type and quality. If you choose market value cover, then you need to estimate the amount that you would be likely to receive for your goods if you sold them. You can either provide us with a figure or the total value of your goods or you can use our Insurance Declaration to identify and value your goods.
Does this cover me for everything?	That will depend on the cover you have selected
I have 100 CD's. Do I have to itemise them individually?	No just estimate their total value. For example you may estimate their replacement value at \$2,000. In the event of a claim, you would receive \$20 per CD. However, if you have say, a valuable special edition, you may like to specify it and value it separately.
I have to put my goods in storage – do I have to take out separate insurance for that?	Yes, we can arrange storage insurance for your goods in conjunction with the transit insurance.
What experience do you have in insurance?	Our authorised broker, Aldridge and Street, are removal insurance specialists
How will I know what I am covered for?	The Product Disclosure Statement (PDS) summarises what the policy covers, the various cover options available to you and what it does not cover
I don't think your insurance is going to be sufficient for my needs so what should I do?	If you need advice or your insurance needs are different from the cover available in the policy, we can refer you to our authorising broker, Aldridge and Street who will be able to assist you. Contact them on 03 9867 7663
But won't your insurance cover my move?	There are many circumstances for which we, as your remover, may not be liable to make good any loss or damage to your goods
I do want to take out insurance for the move but do I have to take it out with you?	No, you are under no obligation to take out transit and/or storage insurance with us even though you are booking your move through us. It is your choice with whom you take it out.
Really, it's not likely there will be any damage or loss to my goods is it?	Despite all the care and expertise we take, accidents can still happen and some things are outside our control. We will endeavour to ensure there is no loss or damage, but we do recommend you take out insurance.
Someone told me that I would not be able to take out insurance if I pack the boxes myself - is this true?	No, the Customer Goods in Transit and Storage Insurance can cover cartons that have been packed by you as long as you supply an itemised valued list of contents for each carton. However, be aware that such goods are insured only for restricted cover.
Will I have to pay an excess if I have a claim?	Yes, the Customer Goods in Transit and Storage Insurance does have an excess which is set out in the PDS.