

WITHIN AUSTRALIA HOME CONTENTS REMOVALS INSURANCE POLICY



HOME CONTENTS REMOVALS

Moving house? SURA Marine has you covered with one of the simplest and most comprehensive insurance products in the market.

Australia is a big country and the rigours of long distance travel together with the number of times that goods and containers are handled during transit can lead to valuable household contents being damaged or lost.

Our Home Contents Removals policy provides protection for household goods and personal effects being transported within Australia by professional removalists.

Cover can also be extended to include motor vehicles while in transit.

SUMMARY OF COVER

- Easy to understand cover
Comprehensive Cover – accidental loss or damage
- No underinsurance penalty
- New for old replacement
No depreciation and no age limitations (other than for motor vehicles)

AUTOMATIC COVER BENEFITS

Packing / unpacking damage

Cover extends to damage caused to contents by removalists during packing and unpacking

Delayed unpacking

Cover for damage to contents caused by removalists during unpacking continues for 30 days after delivery

Shipping containers - \$5,000

Cover extends to legal liability for loss or damage to shipping containers

Storage cover – 30 days

Automatic storage cover without additional premium

Temporary accommodation

\$250 per day up to a maximum of 30 days for reimbursement of temporary accommodation where loss or damage prevents property being delivered to its destination

MAIN COVER RESTRICTIONS AND EXCLUSIONS

Electronic failure

Where an electrical item fails to operate but there is no evidence of external physical damage

Excluded goods

Cash, credit cards, notes, stamps, deeds, tickets, travellers cheques, jewellery, and watches

Mould / insects / vermin

Owner packed goods theft cover

No theft cover for owner packed goods unless a detailed carton inventory is provided

Pairs and sets

If a single item of a pair or set is damaged or lost the insured value is apportioned over the complete set

Rust / oxidation / discolouration

This insurance is underwritten by QBE Insurance (Australia) Limited (AFSL 239545). QBE is the largest insurer in Australia and one of the top 25 insurers worldwide.