

# OVERSEAS 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.

Where cargo has been lost or damaged, removalists and shipping companies may be entitled to limit their liability for compensation under international shipping laws.

Our Home Contents Removals policy provides protection for household goods, personal effects and motor vehicles being transported overseas as part of a home relocation.

For peace of mind, Comprehensive Cover provides protection against accidental breakages and theft while the more affordable Restricted Cover provides insurance against major events such as collision and fire. If required, extended storage cover can also be easily arranged.

## SUMMARY OF COVER (TWO DIFFERENT COVER OPTIONS AVAILABLE)

### A. COMPREHENSIVE COVER

Accidental loss or damage (not available for owner packed goods)

### B. RESTRICTED COVER

Defined events, including theft

- 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

### Delayed unpacking

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

### Shipping containers - \$5000

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

### Storage cover - 30 days

Automatic storage cover without additional premium

## 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.