

# WITHIN AUSTRALIA SINGLE GOODS IN TRANSIT INSURANCE POLICY



## SINGLE GOODS IN TRANSIT

Ideal for businesses who only ship goods occasionally or who want to control cash-flow by only purchasing transit insurance as needed, the SURA Marine Single Goods in Transit policy provides protection for a single shipment of goods transported within Australia.

Two different levels of cover are offered, with both options automatically providing additional benefits that enhance the standard cover.

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.

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

### A. COMPREHENSIVE COVER

Physical loss, destruction or damage caused by an accident or the deliberate act of a third party.

### B. RESTRICTED COVER

Defined events:

- Fire, flood, lightning, hail or explosion
- Collision, jack-knifing, overturning and/or derailment
- Impact, malicious damage

## AUTOMATIC COVER BENEFITS

**Additional shipment expenses - 10%**  
Additional freight costs following insolvency of carrier

**Brands & labels**  
Prevents insurers disposing of damaged branded goods on the open market

**Deductible waived** for losses caused by defined perils

**Delayed unpacking - 90 days**  
No penalty for failure to immediately unpack or inspect cargo following delivery

**Extended duration of cover**  
Cover attaches when goods are first moved at pick up point to when they are last moved at delivery point

**New for old settlement**  
No depreciation on repairs of used machinery and plant less than 5 years old

**Packers' premises**  
Continuation of cover when goods are at packers' premises

**Refrigerated goods**  
Cover extends to 'mismanagement' of refrigerating machinery in addition to breakdown

**Removal of debris - \$50,000**  
Expenses incurred in cleaning up the roadway following an accident

**Refused goods**  
Continuation of cover during delay, storage or onward transportation when cargo cannot be delivered

**Resecuring of cargo - \$5,000**  
Expenses incurred in resecuring cargo that has shifted during transit irrespective of loss/damage to the cargo

**Shipping containers - \$50,000**  
Covers contractual liability for loss or damage to shipping containers and pallets

**Sorting charges**  
Cover for expenses incurred in sorting damaged from undamaged cargo