



Schedule of good to be insured

Note: It is important that the insured amount should represent as far as possible the re-placement cost at destination. Under-Insurance will result in repair or replacement cost not being paid in full. Do not include articles not covered by this insurance (see clause 9 overleaf).

Column 1			Column 2		
Item No.	Description	Amount	Item No.	Description	Amount
1.	Rugs & Carpets	\$	19.	Washing Machine	\$
2.	Curtains	\$	20.	Refrigerator	\$
3.	Kitchen Utensils	\$	21.	Deep Freeze	\$
4.	Cutlery, Silver & Plate	\$	22.	Cooker	\$
5.	Pictures	\$	23.	Sewing Machine	\$
6.	Books	\$	24.	Video Recorder/Camera	\$
7.	Cassettes/Records/Discs	\$	25.	Hi Fi Equipment	\$
8.	Clothing (please list goods)	\$	26.	Camera & Accessories	\$
9.	Furs	\$	27.	Computer & Accessories	\$
10.	Blankets, Bedding & Linen	\$	28.	Microwave	\$
11.	Toys	\$	29.	Television	\$
12.	Garden Equipment	\$	30.	Other Domestic Electrical Appliances	\$
13.	Tools	\$	31.	China, Glass Porcelain Mirrors & the like	\$
14.	Power Tools	\$	32.	Antique Furniture, Works of Art Paintings*	\$
15.	Dining Room Furniture	\$	33.	Jewellery*	\$
16.	Lounge Room Furniture	\$	34.	Sculptures/Prints	\$
17.	Bedroom Room Furniture	\$	35.		\$
18.	Other Furniture	\$	36.		\$
Total Sum Insured:					\$

* Itemised values list to be supplied

Note:For electrical goods please show serial number where possible.

I/We desire to effect an Insurance with
on terms and conditions as stated on the **reverse side** of this document and

I/We declare the above statements are true and complete and that nothing materially affecting

the risk has been concealed by me/us and that the amounts stated above are the correct full value of the goods. I/We agree that this Proposal shall be taken as the basis of the proposed contract between me/us and.....

Name:.....
.....

From:..... To:.....
.....

Signature:.....Certificate
no:.....Date:.....
(Overseas only)

Member of National Insurance Brokers Association of Australia Lt. (Inc. in Vic.)

**FURNITURE AND HOUSEHOLD EFFECTS
IN TRANSIT CLAUSE**

PERIOD OF COVER: This Insurance commences when the Removalist begins packing or

moving your property prior to the journey, continues whilst the property is in transit and during any storage period (prior to delivery) provided the period in store does not exceed 30 days and ceases when the property has arrived at the address you specified and has been unpacked provided the unpacking is completed within 10 days.

- 1 This Insurance is against all risks of physical loss or damage arising from any accidental cause or by the deliberate act of a third party.
- 2 Excluding loss of use of your property or any other form of consequential loss.
- 3 **Owner packed effects** - Excluding breakage and chipping of Glass, China, Marble, Earthenware, Works of Art, Sculptures, Oil Paintings. Prints and the like. unless caused Fire, Explosion, Lightning, Flood. Collision of Vessel, Aircraft or Conveyance, Overturning, Jackknifing or Derailment of Land Conveyance, Crashing and/or Forced landing of Aircraft and Stranding. Sinking or Capsizing of Vessel.
- 4 It is agreed that the insured value of China. Glass or other fragile articles, Works of Art, Sculptures, Oil Paintings. Prints, Antique Furniture, Cameras, Projectors, Photographic and ancillary equipment shall not exceed 25% of the sum insured unless agreed and the appropriate additional premium paid.

5. Excluding loss or damage due to ordinary wear and tear, moths, vermin, natural depreciation, climatic and atmospheric conditions and/or extremes of temperature and excluding breakage of filaments, strings, reeds and drumheads.
6. Excluding loss or damage due to electrical or mechanical derangement, unless physical and/or external damage to the article has occurred during transit.
7. Excluding loss or damage arising out of nuclear or atomic contamination.
8. Excluding loss or damage caused by legal seizure of your property.
9. Excluding loss or damage existing prior to this insurance being taken out.
10. In the event of damage to Antique items insured hereunder, liability is restricted to the reasonable cost of repairs and no claim is recoverable in respect of depreciation. In no case shall the liability hereunder for repairs exceed the sum insured in respect of the damaged article.
11. This insurance is subject to average and in the event of the sum insured at the time of loss being less than the total value of the insured property. the Insured shall only be entitled to recover such proportion of the loss as the sum insured bears to the total value.
12. Where any insured item consists of articles in a pair or set this policy is not to pay more than the value of any particular part or parts which may be lost without reference to any special value which such articles may have as part of such pair or set, nor more than a proportionate part of the insured value of the pair or set.
13. This Policy does not cover loss, damage or destruction:-
 - (a) of Cash, Bank Notes, Bonds, Negotiable Instruments, Travel Cheques, Travel Tickets, Coupons or securities of any kind, Stamp Collections and Deeds;
 - (b) of Furs, Jewellery, Field or other Glasses, Cameras, Transistors and the like of a greater value than A\$500 any item unless substantiated by a written valuation and agreed by Insurers.,
 - (c) of Groceries, Foodstuffs and Liquor.
14. This Insurance excludes the first A\$200 of any loss of damage.
15. Subject to completion of a valued inventory prior to shipment