

Goods in Transit (Carriers) Insurance Certificate of Currency



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Date 12/02/2020
Policy number 5038722ZMC
Insured B & Z Movers Pty Ltd
Trading name Transitions Removals & Logistics
Period of insurance 4:00pm on 20/02/2020 to 4:00pm on 20/02/2021

This is to certify that the policy described herein is current at the time of issue of this certificate. Subject always to the limitations, exclusions and conditions of our Goods in Transit (Carriers) policy wording.

Risk 1

Events insured against: Cover option 2 - Defined events

Conveyance method: Road
Vehicle type: Rigid truck

Radius of transit: Within 600km insured address
Sum Insured: \$150,000
Removal of debris: \$50,000
Insured goods: furniture and the like

Optional events insured against

Theft, pilferage or non-delivery	Selected
Accidental loss or damage during loading and unloading	Selected
Breakdown, malfunction or mismanagement of refrigerating machinery	Not Selected

Conditions of insurance:

Subject to Zurich Goods in Transit (Carriers) Insurance Policy Wording

Clause 8.2 is deleted and replaced with the following:

8.2 If an excess is specified in the schedule you must bear that amount first in respect of a claim or series of claims resulting from an event insured against.

Optional extension of cover 4.1 Additional Expenses Included.

If shown as included under 'Amendments to cover' in the schedule and notwithstanding exclusion 6.2.2, this insurance is extended to indemnify you where you are legally liable to pay compensation for consequential loss, including delay and or loss of market, arising from loss of or damage to goods, or death of livestock covered under either Cover option 1 or

Cover option 2 (as selected) and interest and legal expenses awarded against you arising there from, up to a limit of \$100,000 any one loss or series of losses arising from the same event but not exceeding \$200,000 in the aggregate during the period of insurance, in addition to the sum insured stated in the schedule.

We will also pay in addition to the above limit legal costs incurred with our written consent, in the defence or settlement of any claim for compensation covered by this Optional extension of cover, provided that we may at any time pay such limit (after deduction of sum or sums already paid), or any lesser sums for which any claim or claims can be settled, and shall then be under no further liability in respect thereof except for the payment of such legal costs incurred prior to such payment.

Excess

Defined events	\$500
Theft, pilferage or non-delivery	\$250
Accidental loss or damage during loading and unloading	\$250

General Condition

Cyber Attack Exclusion

Notwithstanding any terms or conditions under this policy, Zurich does not cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

Provided that where this policy is endorsed to cover risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising there from, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, then the above exclusion shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

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