

## Transitions Removals & Logistics Insurance Policy

Thank you for trusting us with your possessions. This is not a role we take lightly and we make sure to go above and beyond to ensure your belongings are transported carefully and safely.

- All staff are trained and experienced removalists
- Heavy duty plastic covers used on soft furnishings
- Strong professional grade removalists blankets used on all hard furnishings

Although ample care is taken, we are a team of humans and sometimes accidents do happen. ALL our clients are covered by our insurance, there is no additional cost to you and we will not charge you an excess, our theory is simple, **if we break it, we will fix it or replace it.**

### Coverage

*Goods in transit insurance (Zurich Australia Insurance Ltd):* Coverage includes accidental damage to goods during loading and unloading and up to \$150,000 value per consignment (truckload) whilst in the vehicle for defined events including theft, fire and collision.

*Public Liability Insurance (CGU Insurance):* Coverage protects our clients, suppliers and the general public for injury or damages to property up to the value of \$20,000,000.

### Basis of remedy:

Depending on the item itself and the damage incurred, our insurers may agree to either repair, or replace the item at market value. Should we determine that professional repairs or replacements can be made for less than the excess on our policy, we will remedy directly or make an offer to you to settle.

Should you wish to be insured at replacement value or your consignment value exceeds \$150,000, we recommend you speak to your home contents insurer or your own removals insurance provider (eg. CARTS).

### Exclusions & Limitations:

Whilst we take the utmost care to protect your personal items, some items are particularly susceptible to being moved and therefore are not covered by our insurance.

Unless the damage is a clear result of lack of due care/skill from our team, we will not be held liable for:

- Damage to the internal electrical function of an appliance (eg. televisions, scientific equipment, musical instruments, white goods, computer equipment).
- Goods within boxes which have been inadequately packed or unpacked (unless packed/unpacked by our team)
- Further damage to items which were already damaged or particularly dirty/greasy.
- Scratches or marks on items where we cannot be sure it wasn't pre-existing.
- Damage to plants and pots (unless the pots have been emptied, wrapped and packed in boxes)
- Damage to flatpack style furniture such as IKEA, Kmart, Fantastic Furniture or items which have been built in situ such as sheds, built-in cabinetry or cubby houses, we recommend these items be professionally dismantled prior to moving.
- Our crew will notify you if they are concerned that moving an item may cause damage, if you choose to proceed regardless, it will then be at your risk.

If damages occur, please notify your crew leader on the day of your move and provide photo evidence to [move@transitionsremovals.com.au](mailto:move@transitionsremovals.com.au) within 24 hours. Full payment for your move is required by the due date regardless of pending claim.

Please note that where this policy does not provide a complete answer, the policy and decision of our insurer will apply.

We welcome you to contact us at any time to discuss this policy and how it may apply to your move.