



## Insurance – Why do I need it ?

### Why do I need insurance?

When you have your belongings in your house, you have them covered with a Home and Contents policy. This policy is based on a low risk situation. When you move your goods, the risks are made considerably greater and this is why your normal policy does not cover you.

A transit insurance, offered by your removalist, is in most instances the most economical way to cover your goods in transit. If you think you don't need insurance, you should ask yourself why you would insure your goods in your house where there is low risk, and not when they are moving into a high risk situation.

### Don't Removal Companies have their own insurance?

Under Australian law, Removal Companies do not have to carry insurance. However, as part of membership qualification, AFRA members must have public liability insurance, comprehensive third party motor vehicle insurance and Fire, Flood, Collision and Overturning insurance for their own protection.

### If I pack my own boxes am I insured?

Because your goods have not been packed by the Removalist, they can take no responsibility for their contents in the event of any damages/breakages.

### What happens if a removalist drops a box and damages the contents?

If you can prove that the Removalist did not use due care or skill and therefore was negligent, they will be responsible for the damage.

### What is customer goods in transit & storage insurance?

Insurance that covers your household goods from the time they leave one house until they are installed in the new house. Your Removal Company can arrange this insurance for you.



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### **What are the insurance choices?**

Your removal company can arrange insurance which is designed specifically to cover household goods being moved from one house to another, including any periods of storage.

Your current insurance policy might provide this cover. But as many householders' policies do not cover goods while they are in transit or stored at a furniture warehouse, you will need to check with your current insurance company to ensure that you are covered.

Be sure to ask Chris Bell and Bells Moving and Storage to arrange insurance for you.

To ensure that you obtain the cover you need, do ask your removal company about any exclusions or limitations on the policy and the amount of any excess in the event of a claim.

### **When do I need cover?**

#### **Transit**

This insures your household goods while they are being packed and moved by the recommended removalists, including any storage in the course of the move.

#### **Storage**

If Chris Bell and Bells Moving & Storage stores your goods, the transit cover you choose can be extended to cover those goods during the storage period.

This will attract a separate premium. If you do not extend your transit cover for the periods of storage, your transit policy ceases when goods are unloaded into the warehouse.



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## What are the types of insurance cover?

### Full Cover

This covers loss or damage from any external cause including breakage, scratching, chipping, denting, theft, pilferage and non-delivery, subject to any exclusions and limitations in the policy.

### Restricted Cover

This cover only insures specified risks such as fire, flood, collision and overturning of the conveying vehicle during transit. This is a limited cover but it offers a cost effective alternative to full risk cover.

## What is the basis of settlement?

### Replacement Cost

This usually pays the full current replacement value where goods are damaged.

### Market Value

This pays you the replacement value of your goods less a reasonable allowance for age, condition and wear and tear.  
Both options cover the cost of repairs.

## How much should I insure for?

Chris Bell and Bells Moving & Storage will provide you with a insurance declaration to assist you to arrive at the value you need to protect your valuable goods. It is important not to undervalue your goods, as the values stated by you are the maximum amounts that will be considered in the event of a claim.



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**WARNING:**

Insurance policies can differ from one company to another and your AFRA member company (Chris Bell and Bells Moving & Storage) will be able to assist you in explaining your insurance options available.

**Conclusion**

Call Chris Bell and Bells Moving & Storage on 1800 010 060 today to discuss your insurance requirements or email us at [admin@movingtasmania.com](mailto:admin@movingtasmania.com)