



RemovalCover

MOVERS
33 968

Policy



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How to get in touch

Call toll free **0800 500 213**

Get online @ **www.aainsurance.co.nz**

Or visit your nearest **AA Centre**

Welcome

Thank you for insuring with AA Insurance. This policy document explains your insurance cover and details your entitlements and responsibilities. Please read it carefully and keep in a safe place.

If there is anything you don't understand in this policy, or if you have any queries please call us on **0800 500 213**.

Summary of benefits

Benefit	Comprehensive	Standard & Storage
Furniture replaced to 10 years old	Yes	No
Appliances replaced to 10 years old	Yes	No
Accidental damage	Yes	No
Electrical or mechanical derangement	Optional	No
Excess	\$100 professionally packed, or \$500 self packed	No

Your contract

Your contract includes

- > your application
- > this pre-printed policy document
- > your personalised policy schedule, with details of the cover that applies to you
- > any change that we advise you of in writing at the commencement of the contract or during the insurance period, or
- > any change you advise us of and we agree to in writing.

Your policy schedule includes

- > the type of cover
- > who is insured
- > the insurance period (non-renewable)
- > the sum insured (including specified items)
- > if storage insurance is included
- > the amount of excess
- > any optional benefits you have chosen
- > any special policy conditions.

Creating the contract

This contract is based on the information you have provided to us. You must tell us everything you know with regard to the questions in the application form and any questions asked at the time you applied for this insurance. Any information you provide to us must be accurate. If you have not disclosed something you should have, we may reduce the cover or provide no cover at all.

What the contract gives you

The contract covers you for a valid claim as noted in the optional types of protection to the extent that an exclusion does not apply.

You are covered:

- > throughout New Zealand, and
- > within New Zealand Territorial Waters, whilst travelling on a recognised commercial carrier.

All amounts referred to in this policy are inclusive of GST.

Definitions

In this policy

We, us and our

refer to AA Insurance Limited.

You and your

mean the insured person or persons named in the schedule.

Antique

is an item of furniture, a household good or a piece of artwork which is over 50 years old and is valued over \$1,000.

Approved storage facility

is a storage company or removal company that has been approved by us in our sole discretion and recorded as approved on the schedule.

Excess

is the first amount of any claim that you must pay.

Indemnity value

is the amount needed to put you back in the same financial position you were in immediately before the loss occurred. This is either:

- > the current value of the insured property at the time of the loss or damage; or
- > the cost of replacing, repairing or reinstating the insured property to a condition no better or more extensive than when new, less due allowance for depreciation and wear and tear.

Period of insurance

is the time from the commencement of uplifting/removal of the property insured from the address detailed in the schedule, in transit within New Zealand, including storage at an approved storage facility, if specified in the schedule and ceases upon delivery at the destination as shown in the schedule.

Premium

is the consideration for this contract.

Property insured

is household goods and personal effects belonging to or hired by you and for which you are responsible.

Excluding:

- > cash, notes, bonds, securities of any kind, stamp, coin, medals or other collections, documents, watches, jewellery and the like;
- > perishable or frozen food, wine, liquor, livestock, plants, shrubs, trees, motor vehicles, motorcycles, caravans, trailers, boats, personal watercraft, outboard motors and any accessories or spare parts attaching to or forming part of any of these items;
- > tools and/or equipment used for professional or business purposes, including journals, text or reference books;
- > antiques and the like unless specified in the schedule. (A valuation issued prior to the transit must be available on request for antiques/paintings over \$5,000);
- > any one article exceeding \$5,000 unless specified in the schedule.

Schedule

is the latest current policy schedule.

Storage only

where indicated in the schedule where we agree to insure you for storage only the following cover will apply:

- > accidental loss, damage or destruction to property insured as a direct result of fire, flood and burglary;
- > all claims will be settled on indemnity value and limited to the sum insured.

Optional types of protection

We agree to provide the insurance cover set out in this policy and the schedule during the period of insurance provided you have paid the premium and subject to the policy terms, conditions and exclusions. The cover applicable will be indicated in your policy schedule.

Removal Cover comprehensive

You are insured for

Accidental loss, damage or destruction to property insured including breakage, scratching, denting, chipping or tearing.

You are not insured for

- > the first \$100 of any loss, damage or destruction if the property insured is professionally packed, otherwise you are liable for the first \$500;
- > accidental loss, damage or destruction to property insured where the transit is not undertaken by a professional removal company.

Claims settlement

We will at our option pay, reinstate or repair and will base settlement on:

- > replacement value for:
 - furnishings including household appliances less than 10 years old;

- carpets, floor coverings, blinds and curtains less than 10 years old, and
- > indemnity value for all other household contents and personal effects as described in "The Property Insured".

Provided that:

- > for any one item that is not repaired, replaced or reinstated we will pay the indemnity value;
- > the maximum we will pay is the sum insured shown in the schedule;
- > no claim is payable for depreciated value following the repair of specified antiques;
- > where any item forms part of a pair or set we shall not pay more than the value of the individual item suffering loss or damage. There is no special allowance because the item(s) is/are part of a pair or set.

Removal Cover standard & storage

You are insured for

accidental loss, damage or destruction to property insured as a direct result of fire, flood, and/or accident to, or overturning of, the conveying vehicle.

Claims settlement

We will at our option pay, reinstate or repair and will base settlement on indemnity value, provided that the maximum we will pay is the sum insured shown in the schedule.

Provided that:

- > no claim is payable for depreciated value following the repair of specified antiques;
- > where any item forms part of a pair or set we shall not pay more than the value of the individual item suffering loss or damage. There is no special allowance because the item(s) is/are part of a pair or set.

Special conditions - All covers

Other insurance

This policy does not cover loss or liability where cover is already provided by other insurance. We will not contribute towards any claim under any other policy.

Breach of policy terms and conditions

No claim shall be payable where any person entitled to any benefit under this policy breaches the policy terms or conditions.

General average and salvage charges

These will be settled as required under contract of carriage subject to the terms, conditions and exclusions as expressed in the policy and schedule.

Constructive total loss

No claim for constructive total loss shall be recoverable unless the property insured is reasonably abandoned either on account of its actual loss appearing to be unavoidable or because the cost of recovering, reconditioning and forwarding the property insured to the destination named in the schedule would exceed its value on arrival.

Minimising loss

We will pay expenses reasonably and properly incurred up to the sum insured of that item, for the defence of, or safeguarding and recovering the property.

Average clause

If the insured property is of greater value than the sum insured at the time of any loss or damage, you shall only be entitled to receive such proportion of the loss or damage as the sum insured by this policy bears to the total value of the insured property.

If at the time of loss the insured property is collectively of greater value than the total sum insured then you shall be considered as being your own insurer for the difference and bear a rateable share of the loss accordingly.

Example:

Sum Insured \$10,000

Claim \$1,000

Value of Property \$20,000

Claim Adjustment

$$\frac{\$10,000}{\$20,000} \times \frac{\$1,000}{1} = \$500$$

Amount Claimable Before Excess \$500

How you make a claim

To make a claim, call our Claims Unit on **0800 500 216** or obtain and complete a claim form at your local AA Centre.

We will pay your claim if you give us the information and help we require, including written statements, documents, and in rare situations, attending court to give evidence.

We may attempt to recover money from the party who caused the loss or damage. We may take legal action in your name. You must help us as we require.

When you make a claim we may require you to pay an excess or we may deduct an excess from your benefits. We advise you when and how the excess is to be paid or deducted.

Truth of statements and fraud

All statements made by you or on your behalf either on the application, or otherwise in support of this policy or any claim must be accurate in all respects. If any claim under this policy is in any respect fraudulent, all benefits will be forfeited and cover cancelled immediately.

AA Insurance Limited has a policy of prosecuting any offender for fraud and seeking recovery of any resultant costs that may have been incurred.

The Insurance Claims Register

The Insurance Claims Register (ICR) is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register Ltd (ICR Ltd), PO Box 474, Wellington.

This policy is issued to you conditional upon you authorising us to place details of any claim made against this policy on the database of ICR Ltd where they will be retained and be available for other insurance companies to inspect. You also authorise us to obtain from ICR Ltd personal information about you that we consider relevant to this policy.

Exclusions - All covers

We will not pay for

- > loss, damage or destruction to the property insured, caused by moths, vermin, wear and tear, gradual deterioration, inherent vice, nature of the subject matter insured, atmospheric or climatic conditions;
- > electrical or mechanical derangement, loss of gas or refrigerant unless there is evidence of external damage to the insured item;
- > loss, damage or expense caused by delay;
- > loss or damage caused by confiscation or detention by officials or authorities;
- > any loss or damage indemnifiable under the Earthquake Commission Act 1993 and its amendments and any excess applied by the Earthquake Commission;
- > war, invasion, act of foreign enemy, warlike operations, (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, any nuclear weapons, ionising radiation or contamination by radioactivity from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

Cancellations

By you

You may cancel this policy by giving written notice to us. If you have already commenced transit we will refund 80% of the unexpired portion of the storage premium only, otherwise we will refund 80% of your total premium subject to our retained premium being not less than \$50.

By us

We may cancel or avoid the contract for your failure to pay the premium, fraud or misrepresentation, failure to disclose information, breach of contract or a breach of utmost good faith. We will advise you of the reason for cancellation in writing.

We may cancel this policy at any time by sending a letter to this effect to you at your last known postal address. The cancellation will take effect at 4.00 pm on the 7th day after the letter has been sent.



Get covered today

Contact us today for a free quote on any of your insurance needs.

Enquire about our other policies

AA Insurance HomeCover®

Replacement insurance for your house.

AA Insurance ContentsCover

Replacement insurance for your contents.

AA Insurance RoadCover® Plus

Unique comprehensive car insurance.

AA Insurance RoadCover® Third Party or Third Party Fire and Theft

Third Party Cover with the option of Fire and Theft Cover for cars valued up to \$10,000.

AA Insurance RoadCover® Caravan/Trailer

Cover for your holiday vehicle or trailer.

AA Insurance HullCover/PleasurecraftCover

Comprehensive insurance for your boat.

AA Insurance MotorcycleCover

Comprehensive motorcycle insurance.

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