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Pittwater Removals & Storage Pty Ltd  
ABN 50 160 984 261

# Pittwater Removals & Storage

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## Frequently Asked Questions

To assist you, we have prepared some frequently asked questions and answers. This is general advice and we recommend you read the information to enable you to make an informed decision. Please ask our accredited estimator to clarify any questions you may have.

[Why doesn't the removalist have insurance to cover my goods? Won't their insurance cover my move?](#)

[I was told that I could get 'free insurance' with another removalist. Why don't you also offer that?](#)

[Is taking Insurance a good idea then?](#)

[Will my Home & Contents Insurance Policy cover the removal insurance?](#)

[Does my Home and Contents Insurance cover my goods while in store?](#)

[Do I need to insure everything?](#)

[Which type of cover do you recommend I take out?](#)

[How much should I value my goods for?](#)

[I have 100 CD's. Do I have to itemise them individually?](#)

[I have to put my goods into storage - do I have to take out separate insurance for that?](#)

[What experience do you have in insurance?](#)

[How will I know what I am covered for?](#)

[I don't think your insurance is going to be sufficient for my needs so what should I do?](#)

[I do want to take out insurance for the move but do I have to take it out with you?](#)

[Really, it's not likely there will be any damage or loss to my goods is it?](#)

[Someone told me that I would not be able to take out insurance if I pack the boxes myself - is that true?](#)

[What happens if the boxes are stolen?](#)

[Will I have to pay an excess if I have a claim?](#)

**Why doesn't the removalist have insurance to cover my goods? Won't their insurance cover my move?**

There are many circumstances for which a removalist is not liable to make good any loss or damage to your goods.

This is particularly the case when all care is taken but damage occurs regardless of the best packing and handling.

There are also many things outside the removalists' control for which they are not liable - such as an accident caused by an uninsured 3rd party, damage due to unforeseen circumstances etc.

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### I was told that I could get 'free insurance' with another removalist. Why don't you also offer that?

If you are offered 'free' insurance by a removal company, you owe it to yourself to ensure:

- The Company is registered with ASIC as a licensee or as an authorised representative
- The person discussing insurance must have a valid authorisation stating he or she is a licensee or authorised representative.
- The policy identifies you, the customer, as the insured party.
- You receive a certificate of insurance validating your insurance with your name AND the name of the insurance company on it along with their contact details

### Is taking Insurance a good idea then?

This is up to you, but we strongly suggest that you consider it as your goods will be exposed to a higher risk of loss/damage than when they are inside the home.

If the removalist has taken all care and something does not arrive as it left the previous address, then unless you can prove negligence, you have no claim.

Also if the vehicle is involved in an accident and the other party is not insured and the accident is their fault - then you again have no claim.

### Will my Home & Contents Insurance Policy cover the removal insurance?

Contact your insurer to find out if this is the case.

Many people think their home contents insurance covers transit of their goods when they move house.

If it is, it is also important to find out exactly what is covered.

We offer a full range of cover from Restricted to Full Cover if you are not satisfied with the level of cover offered by your home contents policy.

### Does my Home and Contents Insurance cover my goods while in store?

Contact your insurance company and find out exactly what your cover is for.

Make sure they are aware that your goods will be stored in a bulk storage facility with no access to the public.

This may affect the level of cover offered.

We can offer either Restricted or Full cover of your goods while in store.

To take advantage of Full cover, the goods also need to be insured for Full Cover transit insurance when coming into store and going out of store.

We can arrange a competitive quote for you. Just contact our office for details.

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### Do I need to insure everything?

That is up to you. If you do decide to insure only specific items, anything that is not on the list will not be covered.

Some people decide to insure but don't want to pay the full premium so make the amount less than the goods are worth.

In the event of a claim being made, and if it is evident that they are under-insured, then the claim will also be pro-rated to reflect the percentage discount made at the time of the declaration.

There is also a risk if the vehicle was involved in an accident with an uninsured or unregistered or unlicensed 3rd party.

Better to be safe than sorry - considering the few times we move in a lifetime.

### Which type of cover do you recommend I take out?

We cannot advise you about your personal situation.

You need to read the Product Disclosure Statement (PDS) and the Policy Wording of the contract.

Read this carefully and choose the cover that best suits your circumstances.

Our office staff are authorised representatives of a licensed insurance broker and are therefore able to give general advice and answer any questions you may have.

### How much should I value my goods for?

If you choose Replacement Cover, you need to estimate the cost of 'replacing' your goods with 'new' goods of similar type and quality.

This can only occur for goods less than 7 years old.

If you have valuable items over 7 years old, you will need to specify the item/s on the Insurance Declaration Form and the value you attribute to them.

If you choose Market Value Cover, then you need to estimate the amount that you would be likely to receive for your goods if you sold them, as they are, for example, in the second hand 'for sale' column.

Simply fill in the Insurance Declaration Form and scan and email it to us or fax or post with your quotation acceptance form which will be sent to you when we quote your move.

### I have 100 CD's. Do I have to itemise them individually?

No just estimate their total value. For example you may estimate their replacement value at \$2,000.

You would put on your Insurance Declaration - 100 CD's @ \$20 = \$2000. In the event of a claim, you would receive \$20 per CD.

What if I have some very valuable CD's on the collection?

It may be best to attach a list of the specific CD's and their values separately.

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### **I have to put my goods into storage - do I have to take out separate insurance for that?**

Yes, we can arrange storage insurance for your goods.

You can insure your goods for either Restricted or Full Cover. If you wish to take out Full Cover, this can only occur when you take out Full Cover transit insurance for removal of your goods into store.

Our insurance company specifies that it must be done in conjunction with the transit insurance policy.

### **What experience do you have in insurance?**

Our authorised broker, Aldridge and Street, are removal insurance specialists.

All of our office staff are individually authorised representatives registered with the Australian Securities Investment Commission (ASIC).

### **How will I know what I am covered for?**

The Product Disclosure Statement (PDS) summarises what the policy covers, the various cover options available to you and what it does not cover.

### **I don't think your insurance is going to be sufficient for my needs so what should I do?**

If you need advice or your insurance needs are different from the cover available in the policy, we can refer you to our authorised broker, Aldridge and Street who will be able to assist you. Contact them on 03 9867 7663, 03 9867 7663.

### **I do want to take out insurance for the move but do I have to take it out with you?**

No, you are under no obligation to take out transit or storage insurance with us even though you are booking your move through us. It is your choice.

### **Really, it's not likely there will be any damage or loss to my goods is it?**

Despite all the care that we take, accidents can still happen and some things are outside our control.

We will endeavour to ensure there is no loss or damage, but we cannot predict what is going to happen tomorrow just as much as you can't.

There are so many unforeseen variables with a removal - and we cater and cover for as many as we can but there is always risk involved.

Because of the nature of the business, we do recommend you take out insurance.

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### **Someone told me that I would not be able to take out insurance if I pack the boxes myself - is that true?**

You can take out Restricted Cover on boxes you pack yourself to a maximum of \$500.

This will cover you for non-delivery of the goods. In order to claim for non delivery under the Restricted Cover policy, you must have an itemised list of what was in the boxes.

The itemised list and value of the items must be provided to the removal company BEFORE the move takes place.

The best way is to provide the list at the time you take out the cover, when you book your removal.

If you find it too time consuming to list each of the contents of the cartons, then in order to make a claim on non-delivery,

It is mandatory to supply an itemised list where the value of the goods in the cartons exceeds \$500.

Ensure this information is given at the time the insurance policy is taken.

The itemised list is NOT acceptable at the time the removalist arrives to do the job.

### **What happens if the boxes are stolen?**

Restricted cover does NOT cover for Burglary. Burglary is only covered by Full Cover Transit Insurance.

REMEMBER- the RIGHT INSURANCE is simply PEACE of MIND

### **Will I have to pay an excess if I have a claim?**

Yes, the Customer Goods in Transit and Storage Insurance does have an excess which is set out in the Product Disclosure Statement.

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