

FURNITURE AND HOUSEHOLD EFFECTS IN TRANSIT CLAUSE

PERIOD OF COVER: This Insurance commences when the Removalist begins packing or moving your property prior to the journey, continues whilst the property is in transit and during any storage period (prior to delivery) provided the period in store does not exceed 30 days and ceases when the property has arrived at the address you specified and has been unpacked provided the unpacking is completed within 10 days.

1. This Insurance is against all risks of physical loss or damage arising from any accidental cause or by the deliberate act of a third party, including war and strikes risks as per terms of the Institute of London Underwriter's clauses current at the time of shipment.
2. For the purpose of claims for General Average and salvage charges recoverable hereunder the subject matter shall be deemed to be insured for its full contributory value.
3. This insurance will cover reasonable costs, charges and/or expenses necessarily incurred should the goods on arrival at the port of destination be ordered by the appropriate authorities to be fumigated and/or quarantined because of infestation, including cost of actual fumigation or quarantine and related charges and additional freight costs incurred to and or from quarantine/fumigation. Cover under this clause excludes customary or mandatory fumigation or quarantine costs/expenses (per Government Quarantine Regulations or similar statutory requirements).
4. This Insurance covers loss or damage proximately caused by any process of fumigation including fire resulting from the application of heat during fumigation.
5. This insurance covers loss, damage or expense caused by insolvency or financial default of the Owners, Managers, Charterers or Operators of the vessel.
6. This insurance is extended to cover expenses incurred where the Insured is held legally liable for the removal of debris arising out of damage to the goods insured caused by a risk insured under this policy and provided no other insurance exists. Such expenses are limited to A\$10,000.00 any one loss or series of losses arising out of one event.
7. Excluding loss of use of your property or any other form of consequential loss.

- 8. Owner packed effects — Excluding breakage and chipping of Glass, China, Marble, Earthenware, Works of Art, Sculptures, Oil Paintings, Prints and the like, unless caused by Fire, Explosion, Lightning, Flood, Collision of Vessel, Aircraft or Conveyance, Overturning, Jackknifing or Derailment of Land Conveyance, Crashing and/or Forced Landing of Aircraft and Stranding, Sinking or Capsizing of Vessel.**
9. Excluding loss or damage due to ordinary wear and tear, inherent vice, moths, climatic and atmospheric conditions and/or extremes of temperature and excluding breakage of filaments, strings, reeds and drumheads.
10. Excluding loss or damage due to electrical, electronic or mechanical derangement, unless physical and/or external damage to the article has occurred during transit.
11. Excluding loss or damage arising out of chemical, biological, bio-chemical or electromagnetic weapon.
12. Excluding loss or damage caused by legal seizure of your property.
13. Excluding loss or damage existing prior to this insurance being taken out.
14. In the event of damage to Antique items insured hereunder, liability is restricted to the reasonable cost of repairs and no claim is recoverable in respect of depreciation. In no case shall the liability hereunder for repairs exceed the sum insured in respect of the damaged article.
15. Where any insured item consists of articles in a pair or set this policy is not to pay more than the value of any particular part or parts which may be lost without reference to any special value which such articles may have as part of such pair or set, nor more than a proportionate part of the insured value of the pair or set.
16. This Policy does not cover loss, damage or destruction of Cash, Bank Notes, Bonds, Negotiable instruments, Travel Cheques, Travel Tickets, Coupons or securities of any kind, Stamp Collections and Deeds;
17. This Insurance excludes the first A\$200 of any loss or damage.
18. Subject to completion of valued inventory prior to shipment.
19. LAW AND PRACTICE: This policy is subject to Australian Law, including the Marine Insurance Act 1909. It is also subject to Australian jurisdiction and in some cases the Insurance Contracts Act may apply (copies available upon request)