



WRIDGWays
A SANTA FE COMPANY

HOUSEHOLD GOODS IN TRANSIT AND STORAGE INSURANCE

Moving within Australia and Overseas



We make it easy





Unforeseen events can damage your furniture or personal belongings while they are being moved or stored. Bad weather, train derailments, atmospheric changes or even excess vibrations on the road can affect your belongings, no matter how carefully they have been packed. So when you're moving, don't forget your insurance.

1. General Average and Salvage

Transporting goods by sea has additional risk of personal financial exposure to "General Average" and "Salvage" statutes under International Maritime Law. For example, if a vessel is in heavy seas and the captain makes a decision to jettison containers into the ocean to save the vessel you are exposed on two fronts. Firstly, if your container is jettisoned overboard you have lost everything with no recourse. Secondly, if your container remains on board "General Average" may be applied which means a lien is placed on cargo remaining on the vessel and each owner must compensate losses to the ship owners. The same applies if the vessel runs aground or has an oil spill. The ship owners are by law entitled to claim these losses from the cargo owners.

WridgWays Household Goods in Transit and Storage Insurance protects you in these circumstances as risks against "General Average" and "Salvage" are covered by the policy. For this reason alone, insuring your sea shipment is a wise investment.

2. Home and Contents Insurance may not cover your belongings

Home and Contents Insurance policies often do not cover your valuable household goods and personal effects while being moved.

Companies may provide a limited restricted transit cover extension for fire, collision and/or overturning of the conveying vehicle within Australia only.

This limited cover usually stipulates that the loss or damage must be caused by one of the listed perils, otherwise the policy does not cover it.

They do not normally extend cover for unforeseen accidental loss or damage and loading/unloading risks under which most loss or damage incidents arise.

3. For peace of mind

We recommend you take out insurance when moving to provide you with peace of mind and financial security in the unlikely event of damage or unexpected loss to your valuable items.

THE RIGHT INSURANCE FOR YOUR TREASURED POSSESSIONS

Our Household Goods in Transit and Storage Insurance ensures that your valuable goods are covered in the event of your possessions getting damaged or lost during your move. At WridgWays, you can protect your belongings with a Gold, Silver or Bronze Insurance Policy.

Our Gold Insurance Policy offers the most comprehensive level of cover for your possessions during transit and storage, whilst our Silver and Bronze Insurance policies offer slightly lower levels of coverage. In the unlikely event that you need to make a claim you are assigned a dedicated case manager to assist you from start to finish.

WHAT YOU'RE COVERED FOR

FEATURES	GOLD	SILVER	BRONZE
Excess	Nil	\$200	\$200
Requirements	N/A	Declare only high value items over \$2,000 (as per application) Basis of Settlement is Replacement	Declare only high value items over \$2,000 (as per application) Basis of Settlement is Market Value
Total loss of entire consignment	✓	✓	✓
Reasonable cost of repair or restoration	✓	✓	✓
New for old replacement	✓ *refer below for details	✓ *refer below for details	✗
Market value replacement	✗	✗	✓
Electrical or mechanical derangement**	✓	✗	✗
Pairs and sets**	✓	✗	✗
Mould, mildew or corrosion**	✓	✗	✗
Non-delivery or total destruction of a box packed by owner	✓	✓	✓
Damage to items in boxes packed by owner	✗	✗	✗

*Gold and Silver Insurance policies cover Replacement and Market Value respectively only for items over 10 years old, computer, clothing, motor vehicle, boats and trailers.

**Provided under Gold Insurance Policy at no additional cost. Silver and Bronze Insurance policies available at additional cost.

Before you choose your cover, please read and understand the Financial Services Guide (FSG), Product Disclosure Statement (PDS) and Policy Wording for full details of our insurance policies.