



Removals & Storage

**Allianz Domestic Goods Removal and Storage
Insurance for use by Cartage and Removals Transport Storage (CARTS)
Policy Document.
(Product Disclosure Statement)**



This insurance policy is provided by Allianz Australia Insurance Limited AFS Licence No. 234708, ABN 15 000 122 850 (Allianz) of 2 Market Street, Sydney NSW 2000. Arrowsmith & Petruccelli Insurance Brokers Pty Ltd AFS Licence No. 246584 has entered into an agreement with Allianz to issue this product and are acting under a binder arrangement with Us. They are acting as Our agent and not as Your agent.

A commission is payable by Us to them for arranging the insurance.

If this insurance has been issued through an insurance intermediary

If your policy has been issued through our agent, or a broker who is acting under a binder arrangement with us, then they are acting as our agent and not as your agent.

If your policy has been issued by a broker, other than a broker acting under a binder arrangement with us, then the broker is acting as your agent.

Where this policy has been arranged through an intermediary a commission is payable by us to them for arranging the insurance.

Table of contents

	page
Introduction	2
About Allianz	2
Summary of the available covers	2
Understanding your policy and its important terms and conditions	2
Cooling off period and cancellation rights	3
Information on this product Disclosure Statement (PDS) ..	3
What the policy consists of	3
Our agreement with you	3
Words with special meanings	3
Cover	4
Cover Option A	4
Cover Option B	4
Other benefits we will provide	5
Additional cost of temporary accommodation	5
Delayed Unpacking	5
Removal of debris	5
How we will settle your household contents claim	5
When we will not pay a claim under your policy	5
Making a claim	6
What you must do	6
Do not admit liability	6
Prevent further damage	6
Contact the police	6
Keep evidence of the loss or damage	6
Contact us as soon as possible	6
What happens after you make a claim	7
Assist us with your claim	7
Our rights of recovery	7
GST Notice	7
Other information	8
Your Duty of Disclosure	8
Privacy Act 1988 – Information	8
General Insurance Code of Practice – providing you with even better service	8
Dispute resolution process – helping you solve any problems	8
Cooling off and cancellation rights under the policy	9
Phoning for assistance	9

Introduction

This policy document is also a Product Disclosure Statement (PDS). A PDS is a document required by the Corporations Act which contains information designed to help you decide whether to buy this insurance.

About Allianz

Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850 is the insurer of the policy and is one of Australia's largest general insurers. We utilise years of local expertise, combined with global experience to offer a wide range of products and services to our customers. As members of the worldwide Allianz Group, we are committed to continuous improvement of our products and services and strive to achieve this through knowledge transfer within the Group, dedicated technical research units; sharing globally new product developments and a wide range of risk management services.

Summary of the available covers

This insurance is designed to cover you for certain risks associated with the transit of household contents.

You can apply for the following covers:

- **Cover Option A** (the broader cover) – Covers all risks of loss of or damage to your insured household contents during the defined period of transit unless excluded in the policy. This cover is not available if you are moving your own goods or have not contracted with a professional carrier. In these cases you can only choose Cover Option B.

The definition of period of transit is broader under this option than under Cover Option B.

Incidental storage of household contents by your professional carrier during the ordinary course of transit is covered automatically under this Cover Option.

If you intend to have your household contents stored for a period you can apply for storage cover. Otherwise there is no cover for non incidental storage.

A delayed unpacking benefit is also provided with this Cover Option.

- **Cover Option B** (the more limited cover) – Covers loss of or damage to your insured household contents caused by certain defined events only e.g. fire, collision, overturning, derailment during the defined period of transit.

Storage cover is available if your goods are to be stored in a professional self storage location in Australia, OR if they are to be stored by your professional removalist.

You can apply for this option if you are moving your own goods or have contracted with a professional carrier.

Only transit in the Commonwealth of Australia is covered under both options.

Cover is only provided up to the sum insured specified in the schedule.

For both Cover Options A and B the following additional benefits are provided – Additional costs of temporary accommodation and Removal of debris.

Any additional benefits are paid in addition to the sum insured.

Understanding your policy and its important terms and conditions

To properly understand this insurance's significant features, benefits and risks you need to carefully read:

- about each of the available types of cover and benefits in the Cover section (remember certain words have special meanings – see the “Words with Special meanings” section);
- “When we will not pay a claim under your policy” section (this sets out exclusions which restrict the cover and benefits);
- “Claims” section (this sets out certain obligations that you and we have. If you do not meet them we may be able to refuse to pay a claim); and
- “Other information” section (this contains important information on your duty of disclosure, privacy and our dispute resolution system).

The Contents section sets out where each of the above are located.

When you apply for the insurance by completing our application we agree with you on things such as: the cover option you want, the transit expiry time, your premium; what property you want to cover; the limits and the excess that will apply to you or others and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the Schedule we issue to you.

Your premium is calculated based on a number of factors such as:

- your risk profile and the ratings we apply to your risk profile (eg the type of property being insured, the cover and limits required, and your insurance history etc). In some cases, discounts may apply if you meet certain criteria we set.
- our obligation to pay relevant Government taxes, charges. For example we include an amount that covers stamp duty and GST payable in relation to the policy. We may also include an amount estimated to cover our obligation to pay any applicable Government Fire Services Levy in relation to the Policy. These amounts are specified separately in the Schedule we issue.

We tell you the total amount payable when you apply and when and how it can be paid. This is confirmed in the Schedule we issue to you.

This policy sets out the cover we are able to provide you with. You need to decide if the limits, type and level of cover are appropriate for you and will cover your potential loss.

See the “How we will settle your household contents claim” and “Claims” section for details of how we settle a claim and what you need to do. Make sure you keep evidence of ownership of the insured household contents.

Where an excess applies, you are required to bear this amount yourself for any claim. We do not cover you for this amount and reduce the total amount we pay you for any claim by this excess.

You should also read the GST Notice in the “Claims” section to understand how GST is applied to a claim.

Cooling off period and cancellation rights

Even after you have decided, you have a cooling off period and cancellation rights (see “Cooling Off and cancellation rights under the policy” section for details).

If you have any queries, want further information about the policy or want to confirm a transaction, please use the contact details on the back cover.

Information on this Product Disclosure Statement (PDS)

Information in the PDS may need to be updated from time to time where permitted by law. You can obtain a paper copy of any updated information without charge by calling us on the contact details provided on the back cover of this policy document. If the update is to correct a misleading or deceptive statement or an omission, that is materially adverse from the point of view of a reasonable person deciding whether to acquire this policy, we will provide you with a new PDS or a supplementary PDS.

Preparation date 28/03/2007.

What the policy consists of

Where we agree to enter into a policy with you, your policy consists of:

- this printed Allianz Domestic Goods Removal and Storage insurance policy document (which is also a Product Disclosure Statement) which sets out details of your cover and its limitations, and
- a schedule, provided by us, which sets out who is insured, the cover(s) selected, the period of insurance, the limits of liability, excesses and other important information. This is referred to as the schedule in the policy document.

You should carefully read and retain your insurance policy document and schedule. These documents should be read together as they jointly form the contract of insurance between you and us. Any new or replacement schedule we may send you, detailing changes to your insurance or the period of insurance, will become the current schedule, which you should carefully read and retain.

Our agreement with you

We will insure you in accordance with the terms of the relevant cover option applicable to you as specified in your schedule subject to the other terms and conditions of the policy.

This cover will be given on the basis:

- that you have paid or will pay us the premium for the cover,
- of the verbal and/or written information provided by you which you gave after having been advised of your duty of disclosure either verbally or in writing. If you failed to comply with your duty of disclosure, we may be entitled to reduce our liability under the policy in respect of a claim or we may cancel your policy. If you have told us something which is fraudulent, we also have the option of avoiding your insurance from the effective date stated in the current schedule. For your assistance we have provided a full explanation of your duty of disclosure and the consequences of non-disclosure, under the heading “Your Duty of Disclosure”, on page 8.

Words with special meanings

Some of the words in your policy have special meanings wherever they appear. These words and their meanings are defined below.

“**agreed storage**” means the storage of your household contents which is specified in your schedule as being covered to a limit of 9 months.

“**carrier**” means a professional removalist that you have contracted with to move your household contents.

“**collection**” means a group of individual items, pairs or sets which are of a similar type and which, when assembled and displayed together as a group, take on a value greater than the sum of the individual items’, pairs’ or sets’ values.

“**excess**” means the amount you, or the person making the claim, must pay towards the claim. We do not cover you for this amount and we reduce the amount we pay you for any claim by the excess. The amount of the excess is set out in your current schedule. You are only required to pay one excess in respect of any claim(s) arising out of the same insured event;

“**flood**” means the inundation of normally dry land by water that has escaped or has been released from the normal confines of any natural watercourse, lake or lagoon whether or not altered or modified, or of any reservoir, canal or dam.

“**general average**” means a contribution that may be required by you to any costs, including jettison of cargo owned by others, that are incurred to prevent the total loss of a conveying vessel and cargo. The amount to be contributed is proportional to the value that your cargo bears to the combined value of the ship and all the cargo on board.

“**household contents**” means property which belongs to you (or for which you are legally responsible) including all of your household goods and personal effects.

However, it **excludes**:

- a. money, cheques or other negotiable instruments
- b. animals, birds, fish, insects, reptiles or spiders
- c. trees, shrubs and plants
- d. motor vehicles (including motor or trail bikes) whether they are capable of being registered or not
- e. caravans or trailers
- f. boats and other watercraft,

unless the particular excluded item is specified on the schedule as covered by way of endorsement.

“**incidental storage**” means where the household contents are temporarily stored by your carrier during the ordinary course of the insured transit without you requesting this storage.

“**set**” means a group of similar or related items that belong together.

“**period of transit**” means in relation to each relevant household item:

- Under Cover Option A – the period of time starting from the moment the item is first handled or moved by your carrier for the purpose of being packed for insured transit at the point of transit specified in your schedule, continuing during transit in the carrier's conveyance and ceasing on:

- the storage of the item other than in a conveyance used for the transit except where the storage is incidental storage or agreed storage; or
- the placement of the item at the transit destination specified in your schedule; or
- the transit expiry time specified in your schedule.
- Under Cover Option B – the period of time starting from the moment the item is loaded onto the conveyance for the purpose of the insured transit, continuing during transit in the conveyance and ceasing at:
 - the time the unloading of the item from the conveyance commences; or
 - the transit expiry time specified in the schedule.

“we”, “our” or “us” means Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850 (Allianz) of 2 Market Street, Sydney, NSW, 2000.

“you” or “your” means the person(s) named in the current schedule as the insured and those persons who live with you permanently who are any of the following:

- your legal spouse or de facto (meaning a de facto relationship where you and your partner are living together in a genuine domestic relationship), or
- any member of your own family and your legal spouse’s or de facto’s family.

Cover

Cover Option A

(only applies if specified in your schedule as applicable – Not available if you are moving your own goods or have not contracted with a professional carrier)

Subject to the terms and conditions of the policy, we cover loss of or damage to your household contents from any event not excluded under the section "when we will not pay a claim under your policy" or in your schedule, provided the covered event occurs during the period of transit within the Commonwealth of Australia.

Where household contents are sent by sea you are also covered for general average and salvage charges.

We only provide cover up to the sum insured specified in the schedule.

OR

Cover Option B

(only applies if specified in your schedule as applicable)

Subject to the terms and conditions of the policy we cover loss of or damage to your household contents directly caused by:

- fire, collision, overturning, derailment or jack-knifing of the conveying vehicle,
- impact of your household contents with an object not on or part of the conveying vehicle,
- explosion, lightning, flood, water or storm damage,
- grounding, sinking or capsizing of any vessel carrying your household contents,
- crashing or forced landing of any aircraft carrying your household contents,
- discharge of your household contents at a port of distress and/or jettison of the household contents from a vessel

(or any one or more of such causes), which occurs during the period of transit within the Commonwealth of Australia.

Where household contents are sent by sea you are also covered for general average and salvage charges.

Please read “when we will not pay a claim under your policy” and your schedule for other exclusions which apply to this cover.

We only provide cover up to the sum insured specified in the schedule.

Other benefits we will provide

We will also cover you for the other benefits listed below subject to the specific terms and conditions of each benefit.

1. Additional cost of temporary accommodation (Applies to Cover Option A and B)

“**additional cost**” means those rental and other related costs which you have to incur at the location of your temporary accommodation due to an event covered under the relevant Cover Option, which would not have been payable had your contents not been lost or damaged while in transit.

We will reimburse the additional costs you have to pay for temporary accommodation for:

- the period which we agree is reasonably necessary, or
- 28 days

whichever period of time is the lesser.

The maximum we will pay under this benefit is 10% of the sum insured on your household contents. Any payment we make under this benefit is in addition to any amount we pay on your household contents sum insured.

We will also pay up to \$500 for the cost of temporary accommodation of your pets in a commercial boarding establishment when we have agreed to pay a claim for your temporary accommodation.

2. Delayed unpacking (Applies to Cover Option A only)

Where cases/cartons/packages of household contents moved in the insured transit are not opened in due course on arrival at the transit destination, any concealed losses or damage caused in transit by events covered under Cover Option A, but which only come to light when the cases/cartons/packages are unpacked, shall still be recoverable under Cover Option A, except where:

- the damage is discovered later than 45 days after arrival at the transit destination specified in your schedule or the transit expiry time specified in your schedule, whichever is earlier; and
- packages bearing outward signs of loss and/or damage at the time of arrival at the destination named in your schedule have not been inspected immediately by you.

3. Removal of debris (Applies to Cover Option A and B)

In the event of damage to household contents moved in the insured transit caused by an event covered under the relevant Cover Option and even where we must pay the total sum insured, we will also pay all costs and expenses incurred in the removal and/or disposal of the damaged household contents, up to a total amount of \$5,000 for any one or all claims.

Any payment we make under this benefit is in addition to your household contents sum insured.

How we will settle your household contents claim

1. Subject to the following, at our option we will either:
 - a. repair or replace your household contents to the same condition as when they were new; or
 - b. pay you the reasonable cost of repairing or replacing your personal effects to the same condition as when they were new. We will adjust your claims payment in accordance with the GST provision – see “Claims” section “GST Notice”.
2. If your claim relates to any of the items listed below, we will deduct an amount from any claim settlement for depreciation, wear and tear based on age and condition:
 - a. clothing;
 - b. household linen, manchester and other household items consisting solely of fabric;
 - c. analogue mobile telephones; or
 - d. computer equipment more than 3 years old from the date of manufacture.
3. If any part of a pair, set or collection is lost or damaged, we will not pay any more than the value of the part which is lost or damaged. No allowance will be made for any reduction in the value of the remaining part or parts of the pair, set or collection.
4. In the event of damage to any article of furniture, or article of antique nature insured under this policy, claims settlement is limited to the reasonable cost of repair and no claim is to attach to this policy for any loss in value consequent to the damage.
5. You must pay the Excess shown on the Schedule if you have a claim under the Policy. It applies for each event giving rise to a claim. We do not cover you for this amount and we reduce the amount we pay you for any claim by the excess. The amount of the excess is set out in your current schedule. You are only required to pay one excess in respect of any claim(s) arising out of the same insured event.

When we will not pay a claim under your policy

1. This policy does not cover loss, liability, injury or damage:
 - a. **Deliberate, intentional, malicious or criminal act** caused by a deliberate, intentional, malicious or criminal act by:
 - you or anyone else who lives with you permanently, or
 - any person who is acting with your express or implied consent;
 - b. **Lawful seizure** caused by lawful confiscation, destruction, detention, nationalisation, requisition or seizure;
 - c. **Nuclear caused** directly or indirectly by or arising from ionising radiation or contamination by radioactivity from:
 - any nuclear fuel or nuclear waste,
 - the combustion of nuclear fuel (including any self-sustained process of nuclear fission), or
 - nuclear weapons material;

d. **War**

caused by or arising from any war, hostilities or warlike operations (whether war be declared or not), rebellion, civil war, revolution, insurrection, military or usurped power, invasion, act of foreign enemy or popular or military rising;

e. **Wear and tear**

arising out of depreciation, gradual deterioration, wear and tear;

f. **Inherent defects**

caused directly or indirectly through inherent defects, faulty design, structural defects or poor workmanship;

g. **Delay**

Loss damage or expense proximately caused by delay howsoever caused (except for the Additional cost of temporary accommodation benefit)

Please also refer your schedule which may contain other exclusions to the cover.

Making a claim

What you must do

We may not pay your claim if you do not act as follows:

1. Do not admit liability

You must not:

a. admit guilt or liability, or make a promise or offer of payment in connection with any claim;

or

b. offer or agree to settle any claim;

without our written consent.

2. Prevent further damage

You must take all reasonable precautions to prevent any further loss or damage.

3. Contact the police

Inform the police immediately of any malicious damage, theft, attempted theft or loss of insured property.

4. Keep evidence of the loss or damage

You must keep evidence of any loss or damage to your insured property. You may not authorise any repairs or replacement unless you are preventing further loss, damage or liability from occurring.

5. Contact us as soon as possible

If there is any loss or damage which is likely to result in a claim, you must give us immediate notice of the full details of any loss or damage. You or your representative must give us full details in the manner we request which will be either:

a. in writing by completing our claim form which will be supplied to you when you contact us; or

b. verbally.

You must also:

- provide us with any original receipts, proof of ownership or quotes we require to settle your claim,
- inform us if your property is insured under any other policy.

What happens after you make a claim

1. Assist us with your claim

You must assist us with your claim. This means you give us all the information and assistance with your claim which we may reasonably require. If you do not do so we may not pay your claim or provide cover.

If we have the right to recover any amount payable under this policy from any other person, you must co-operate with us in any action we may take.

2. Our rights of recovery

We have the right to recover from any person the amount of any claim payable to you under this policy and we will have full discretion in the conduct, settlement or defence of any claim in your name.

3. GST Notice

Sums Insured

All monetary limits in this policy do not include an amount for GST, but may be increased for GST in some circumstances (see below). You should have regard to the impact of GST when calculating how much you insure for, and obtain tax advice where required.

Claims Settlements

Despite the other provisions of this policy our liability to pay you any claim is subject to the following.

Where you are liable to pay an amount for GST in respect of an acquisition relevant to your claim (such as services to repair a damaged item insured under the policy), and we agree to pay the claim, we will pay for this GST amount.

Where you are liable to pay an amount for GST in respect of an acquisition relevant to your claim (such as services to repair a damaged item insured under the policy), and we agree to pay the claim, we will pay for this GST amount. However, if your sum insured / limit of indemnity is not sufficient to cover your loss, we will only pay the GST amount that relates to your settlement of your claim. We will reduce the GST amount we pay for by any input tax credits to which you are or would be entitled on a relevant acquisition.

We will pay the GST amount less any input tax credit in addition to the sum insured / limit of indemnity or other limits shown in the policy or schedule.

Where we make a payment under this policy as compensation instead of payment for a relevant acquisition, we will reduce the amount of payment by the amount of any input tax credit that you would have been entitled to had the payment been applied to a relevant acquisition.

We will (where relevant) pay you on your claim by reference to the GST exclusive amount of any supply made by your business which is relevant to your claim.

Disclosure – Input Tax Credit Entitlement

If you register, or are registered, for GST you are required to tell us your entitlement to an input tax credit on your premium. If you fail to disclose or understate your entitlement, you may be liable for GST on a claim we may pay. This policy does not cover you for this GST liability, or for any fine, penalty or charge that you may be liable for due to your failure to disclose or a misstatement made by you in relation to your entitlement to an input tax credit for the premium.

“GST”, “input tax credit”, “acquisition”, “supply”, “tax invoice”, and “adjustment note”, have the meaning given in the A New Tax System (Goods and Services Tax) Act 1999.

Other information

Your Duty of Disclosure

Where the Insurance Contracts Act 1984 applies, you have a duty to tell us before the policy is entered into, every matter known to you which:

- you know; or
- a reasonable person in the circumstances could be expected to know,

is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

This duty applies when you renew, extend, vary or reinstate the policy.

What don't you need to tell us?

You do not need to tell us about any matter:

- that diminishes our risk;
- that is of common knowledge;
- that we know or should know as an insurer; or
- that we tell you we do not need to know.

Who must tell us?

Everyone who is an insured under the policy must answer the questions in this way.

What happens if you or they do not comply with this duty?

If you or they do not comply, we may cancel the policy or reduce the amount we pay if a claim is made. If fraud is involved, we may treat the policy as if it never existed, and pay nothing.

Privacy Act 1988 – Information

The Privacy Act 1988 contains National Privacy Principles which require us to tell you that as an insurer we collect, handle, store and disclose your personal and sensitive information in order to:

- decide whether to issue a policy,
- determine the terms and conditions of your policy,
- compile data, and
- handle claims.

Sensitive information includes, amongst other things, information about an individual's health, membership of professional associations and criminal records. You have given us your consent to collect your personal and sensitive information in order to issue you with this policy.

We disclose personal information to third parties who we believe are necessary to assist us and them in providing the relevant services and products. For example, in handling claims, we may have to disclose your personal and other information to third parties such as other insurers, loss adjusters, investigators, agents and others involved in the claims handling process, or as required by law. We limit the use and disclosure of any personal information provided by us to them to the specific purpose for which we supplied it. If you do not provide your relevant personal information we may not be able to do business with you. You have the right to seek access to your personal and sensitive information and to correct it at any time. Allianz aims to ensure that your personal information is accurate, up to date and complete. Please contact us on 13 2664 EST 8am-6pm,

Monday-Friday if you would like to seek access to, or revise your personal information or feel that the information we currently have on record is incorrect or incomplete or believe that the privacy of your personal information at Allianz Australia has been interfered with. In these cases you are entitled to raise your concerns. Your complaint will be managed and resolved through our internal Privacy Complaint Procedure.

Should you wish to obtain more information about Allianz's privacy policies, please contact us and ask for a copy of our Privacy Brochure.

From time to time we may advise or offer you information on other Allianz products or services that may be relevant and of interest to you. If you do not wish to receive these offers or information please call the Allianz Direct Marketing Privacy Service Line on 13 2664 EST 8am-6pm, Monday-Friday or indicate your decision in the appropriate area of the Privacy section of our website at www.allianz.com.au.

General Insurance Code of Practice – providing you with even better service

The General Insurance Code of Practice (Code) was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. We keenly support the standards set out in the Code. You can obtain more information on the Code and how it assists you by contacting us.

Contact details are provided on the back cover of this policy.

Dispute resolution process – helping you solve any problems

Disputes are not an everyday occurrence in our organisation. We strive to do things the right way and keep our customers happy. Sometimes though, disputes do occur and when this happens, our objective is to resolve any disagreement as amicably and as quickly as possible. We believe that the best way to achieve this is to provide you with the opportunity for an unbiased review of the issue.

Here is what to do if a dispute arises

Regardless of whether the dispute involves our staff, an agent, a loss adjuster, assessor or investigator, simply contact us and ask to speak to the team leader of the section handling your claim or policy. If you are not satisfied with the outcome, ask to be referred to the

Dispute Resolution Representative and provide the details of the issue concerning you. Within the organisation we have established a dispute resolution process through which a senior officer with independent decision making authority will review the matter for you.

This person will write to you within 15 working days advising the outcome of the review and reasons for their decision.

If you are not satisfied with the outcome of this process and your dispute;

- **concerns a claim**

Our reply will include a brochure informing you of your option to contact the insurance industry's external independent complaints scheme as an impartial and authoritative alternative to litigation.

- **does not concern a claim**

Our Dispute Resolution Representative will advise you of other alternatives available in our letter to you.

Cooling off and cancellation rights under the policy

- a. Even after you make a decision to purchase this insurance, you still have cooling off rights. You can return your policy by notifying us in writing within 14 days of cover commencing and we will refund the premium paid unless the period of transit has commenced, something has occurred for which a claim may be payable under the policy or your rights under the policy have ended (e.g. the period of transit ends).
- b. Irrespective of the cooling off rights, you may cancel this policy at any time by telephoning us.
- c. We have the right to cancel this policy in certain circumstances permitted by law. These include:
 - if you have failed to comply with your duty of disclosure, or
 - where you have made a misrepresentation to us during negotiations prior to the issue of this policy, or
 - where you have failed to comply with a provision of your policy, including the term relating to payment of premium, or
 - where you have made a fraudulent claim under your policy or under some other contract of insurance that provides cover during the same period of time that our policy covers you.

Where the policy is cancelled we will refund what is left of the premium you paid by deducting an amount which covers the period for which you have been insured by us and any non-refundable government taxes, fees and charges.

Phoning for assistance

If you need to clarify any of the information contained in this policy wording or you have any other queries regarding your insurance policy, please use the contact details on the back cover.

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For all enquiries please call
Your Insurance Intermediary
or CARTS on 1300 880 253
www.removalsinsurance.com.au

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