



the art of moving

**INSURING
THE TREASURES
OF YOUR WORLD.**

MAKE
THE RIGHT
MOVE
& CALL US

**INSURANCE
IS FOR ULTIMATE
PEACE OF MIND.**



WHY INSURANCE IS A NEED?

Moving can be high risk.

Despite 560 years combined experience and absolute care by some of the best trained professional removalists in the industry, the reality is that your belongings are at a much greater risk of loss or damage while being moved.

There are four main reasons for taking removals transit and storage insurance.



1

Most belongings are not made to be moved.

Whilst Chess Moving uses the highest standards of care and skill in making sure that your belongings are properly handled and protected, there is always the risk of an accident or influences outside our control which may cause damage or even loss of your belongings. The lighter construction of furniture these days is making it harder and harder for removalists to relocate furniture – even more now with the rise in popularity of flatpacked furniture, which is not designed to be moved in its assembled state.

Chess Moving takes pride and responsibility in offering you the protection you need. We offer you our skills and expertise in performing our professional services to minimize risk, and in addition we offer you the peace of mind and assurance of protection against accidents and forces of nature outside our control.

2

Contents insurance is unlikely to cover your belongings.

Most, if not all, home furnishings and belongings are not designed or built to be moved, and are therefore at a much higher risk of loss or damage when they are.

3

Removalists' insurance only covers their own legal liability.

Most prominent removal companies have in place commercial Carriers Liability and Public Liability insurance policies:

- This protects the removal company against their legal liability to pay compensation for loss or damage in the unlikely event that they are deemed to be negligent.
- Compensation under the above policies is limited to the indemnity value of the item(s) which takes into consideration the replacement value less an allowance for age and condition, wear and tear, and depreciation (not replacement value).
- If the removal company is deemed not to be negligent for circumstances beyond their control, or if the incident is caused by the act of a third party, the removalist's own policy does not cover these incidents. Any claim for loss or damage will need to be pursued directly against the negligent party or against your own insurer.

4

For financial Security and peace of mind.

To ensure your peace of mind against unforeseen circumstances, we can arrange Transit Insurance Cover for you to minimise your risk and the exposure you can be subject to in the unfortunate event of an accident or major incident occurring.

WHY CHESS MOVING IS THE RIGHT INSURANCE FOR YOU?

We understand the importance of protecting you and your family.

In consultation with our insurance broker, we have in place a policy where we can arrange to cover the specific risks associated with moving and storage of your valuable household goods and personal effects.



OUR INSURANCE POLICY IS BASED ON:



Simplicity

Straightforward: easy-to-understand and simple to arrange.



Flexibility

You have the choice of risk cover options, level of protection.



Affordability

Select a level of protection, with premium to work within your budget.



Convenience

Accessible in-house claim lodgement assistance should the need arise.

When you select our insurance, no matter what method of transit across road, rail, air or sea, or in storage for any length of time, our total door-to-door coverage offers your belongings continuous protection from their first to last movement.

WHEN THINGS DO GO WRONG, CHESS MOVING INSURANCE CAN PROTECT YOU.

Unfortunately the reality of 'transport and logistics' is that ships sometimes have to jettison containers, trucks can be overturned, warehouses can catch on fire, and a variety of other accidents can occur.



chessmoving.com.au
for more information

Call us on 13 14 69

KNOW THE LAW OF THE SEA



All goods shipped by sea are subject to the law of **General Average**, a principle of maritime law where, in the event of an emergency voluntary sacrifice is made to safeguard the vessel, cargo or crew from a common peril (e.g. jettison of cargo to extinguish a fire), or expenses incurred otherwise, the loss is shared proportionately by all parties with a financial interest in the voyage. In other words, if there is a

loss on a ship that you have your belongings stored on, whether your belongings are affected or not, if you are not specifically insured against General Average you may incur significant expense to compensate those who were affected. This is why all Chess Moving Insurance includes coverage for General Average & Salvage.

MOVING HOUSE CHECKLIST

DO'S AND DON'TS CHECKLIST, FILLED WITH MOVING HOUSE SAFETY TIPS

As part of Chess Moving's commitment to ensuring a stress-free move for your peace of mind, the safety of your belongings and our people, is paramount. To keep your treasures safe, ensure that you:

DO's

✓	Use the correct box for the job
✓	Securely tape boxes, top and bottom
✓	Take special care with sharp items

DON'Ts

✗	Overload boxes
✗	Pack LPG gas bottles, unless purged with a certificate
✗	Pack paint cans
✗	Pack flammable liquids such as petrol and thinners
✗	Pack acids



MOVING DANGEROUS GOODS



In accordance with **The Dangerous Goods Act 1985**, Chess Moving cannot move prohibited dangerous goods. Substances that are corrosive, flammable, explosive, spontaneously combustible, toxic, oxidising or water-reactive are considered to be dangerous.

Following this comprehensive list of dangerous goods will help you move house safely, by reducing the risk of damage to your treasures, and the risk of injury to yourself and Chess Moving employees.

PROHIBITED ITEMS

⊗ EXPLOSIVES

- Ammonium Nitrate
- Calcium Hypochlorite
- Hydrogen
- Peroxide
- Sodium Nitrate

⊗ POISONOUS & TOXIC SUBSTANCES

- Detergents
- Arsenic
- Liquid Polishes
- Pesticides
- Radioactive Materials
- Weed Killers
- Any item with visible signs of mould

⊗ CORROSIVE SUBSTANCES

- Caustic Soda
- Hydrochloric Acid
- Oxides
- Sulphuric Acid

⊗ MISCELLANEOUS

- Aerosol Cans
- Car Batteries
- Chemistry Sets
- Fire Extinguishers
- Firearms
- Gas Cylinders
- Home Soft Drink Makers
- Igniters
- Life Rafts
- Pressurised Vessels
- Propane Tanks
- Scuba Tanks
- Spear Guns

EXCEPTIONS

Some items can be moved safely, as long as they are packed correctly:



Lawn mowers and other gardening equipment can be moved, provided all fuel and oil is emptied.



DANGEROUS GOODS.

In line with our quality procedures, Chess Moving Sydney **IS NOT** permitted to carry the items listed below due to the fact that they may cause damage or serious injury.

- Cleaning Solvents
- Gas of any Kind
- Aerosol Cans
- Cooking Oils
- Pool Chemicals
- Matches
- Paint
- Liquid Chlorine
- Kerosene
- Bleach
- Methylated Spirits
- Poisonous, Toxic,
- Turpentine Flammable or Corrosive Liquids
- Firelighters
- Paint Strippers
- Weedkiller
- Petrol
- Photographic Chemicals

FIREARMS:

Chess Moving Sydney will move and store firearms for which the client holds current and appropriate licences, conditional on these weapons being rendered inoperable and unloaded.


Ammunition and its components **CANNOT** be moved or stored under **ANY** circumstances.



WHICH CHESS MOVING INSURANCE OPTION IS BEST FOR YOU?


The insurance we can arrange for you offers the flexibility you want, the cover you need, plus the added protection you deserve. It's quick and easy to decide on a policy because we make the choice all about you. Just move through these simple steps.

1 SELECT YOUR REQUIRED COVER




TRANSIT FOR
Intrastate
Interstate
Overseas

OR



TRANSIT & STORAGE FOR
Intrastate
Interstate
Overseas

2 SELECT THE RISKS TO BE INSURED




Chess Moving Premium Cover
Full Cover Risks

Insures your valuable belongings against loss or damage from an external cause, including accidental damage, as well as:

- ✓ **General Average & Salvage charges**
- ✓ **Automatic additional policy extensions:**
 - Mechanical, Electrical or Electronic Breakdown or Derangement – limit of \$25,000 (not covered for motor vehicles, motor bikes, caravans, boats and trailers)

OR



Chess Moving Full Cover
Full Cover Risks

Insures your valuable belongings against loss or damage from an external cause, including accidental damage, as well as:

- ✓ **General Average & Salvage charges**
- ✗ **Does not cover** automatic additional policy extensions included in Premium Cover, (e.g. Mechanical, Electrical or Electronic Breakdown or Derangement.)

3 BASIS OF SETTLEMENT

Replacement Cost ('new for old'). You're covered for the full replacement cost for any items totally lost or destroyed, or reasonable cost of repairs or restoration if damaged. (Motor vehicles, motor bikes, caravans, boats and trailers can only be insured for their Market Value.) For items declared in the 'Valuables' clause and items declared under 'Option B: Specified Items Method', the sum insured is limited to the declared value nominated by you on your Insurance Declaration.

4 DECIDE ON YOUR INSURED VALUE

OPTION A Valuation: Volume Method

A **Volume Method** derives a declared value of your belongings by multiplying a per cubic metre (m³) valuation rate by the total cubic metre volume of your consignment.

To arrive at your insured value, simply multiply the volume of your consignment (per your removals expert), by the minimum value of A\$2,500/m³ within Australia, or A\$3,500/m³ for overseas.

OR

OPTION B Valuation: Specified Items Method

B **Specified Items Method** derives a declared value of your belongings by the sum total of your specified value of each of your items.

To arrive at your insured value, complete the detailed Specified Items Method form by nominating the actual Replacement Cost of your items.

IMPORTANT NOTES:

- Carefully consider the appropriate basis of valuation method ('Option A' or 'Option B'), as this will be used in the event of a claim, and the amount nominated by you is the maximum value payable under the policy.
- Carefully consider whether the minimum cubic metre values specified in 'Option A' are sufficient for your needs. If the nominated amounts are insufficient, please amend with the value that suits your needs and then calculate the declared replacement cost of your consignment.
- When moving overseas, allow for any increase in the cost of goods at your country of destination, or any variances in the currency exchange rates.
- In both valuation methods ('Option A' or 'Option B'), you will also need to complete the Valuables Table nominating and valuing any antique, curio, plate, precious object, work of art, collection of items, fur, piece of precision equipment or similar, or professionally packed carton by Chess Moving where the value exceeds A\$1,000. This amount will then be added to the total insured value; otherwise, if not specified, the item will be limited to a maximum value of A\$1,000.
- In 'Option B', items that are not declared are not insured.

FINANCIAL SERVICES GUIDE

The financial services referred to in this financial services guide (FSG) are offered by:

Hanley's Removals Pty Limited T/As Chess Moving Sydney
ABN 90 084 477 127
13 Bessemer Street
Blacktown NSW 2148
T: 02) 9671 8400
E: sydney@chessmoving.com.au

Hanley's Removals Pty Limited T/As Chess Moving Sydney is the authorised representative of:

Cowden (VIC) Pty Ltd, ABN 66 008 889 450
Level 18, 60 Albert Road, South Melbourne VIC 3205
P: (03) 9686 6500
E: insurance.vic@cowden.com.au

Cowden (VIC) Pty Ltd holds a current Australian Financial Services License No 245658 and is responsible for the financial services that Hanley's Removals Pty Limited T/As Chess Moving Sydney provides to you. Hanley's Removals Pty Limited T/As Chess Moving Sydney Authorised Representative No is 260385. Cowden (VIC) Pty Ltd is also responsible for the contents and distribution of this FSG. The distribution of this FSG by Hanley's Removals Pty Limited T/As Chess Moving Sydney is authorised by Cowden (VIC) Pty Ltd.

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- The services we offer you.
- How we and others are paid.
- Any potential conflict of interest we may have.
- Our internal and external dispute resolution procedures and how you can access them.
- Arrangements that are in place to compensate clients for losses.

Product Disclosure Statement (PDS)

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (PDS), unless you already have an up-to-date PDS from the insurer. The PDS will contain information about the particular policy, which will enable you to make an informed decision about purchasing that product.

From when does this FSG apply?	This FSG applies from September 2022 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.
How can I instruct you?	You can contact us to give us instructions by post, phone, fax or email on the contact number or details mentioned on page 1 of this FSG.
Who is responsible for the financial services provided?	Cowden (VIC) Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG. Cowden (VIC) Pty Ltd holds a current Australian Financial Services Licensee No 245658. The contact details for Cowden (VIC) Pty Ltd are on the front of this FSG.
What kinds of financial services are you authorised to provide to me?	Hanley's Removals Pty Limited T/As Chess Moving Sydney is authorised to provide general financial product advice to wholesale and/or retail clients under Cowden (VIC) Pty Ltd's Australian Financial Service Licence. We will do this on your behalf unless we tell you otherwise.
Will I receive tailored advice?	Hanley's Removals Pty Limited T/As Chess Moving Sydney is authorised to provide you with general advice only and not with tailored advice. You should read the warnings that we give you carefully before making any decisions about an insurance policy.
How will I pay for the services provided?	For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges and levies. Cowden (VIC) Pty Ltd often receive a payment based on a percentage of this premium (excluding any relevant taxes, charges and levies) called commission (0% to 20%), which is paid to Cowden (VIC) Pty Ltd by the insurers. In some cases, you will also be charged a fee.
How are we paid?	In arranging your insurance, we receive the difference between the amount you pay us for your insurance and the cost of the premium we pay for the policy (which is based upon our annual turnover) and the amount we pay for claims under \$2,000. The amount you pay us is based on the value of the goods we are removing or storing on your behalf. Our staff who arrange your insurance are paid a salary. They do not receive a bonus for arranging insurance for you.



Do you have any relationships or associations with insurer who issue the insurance policy or any other material relationships?	<p>Cowden (VIC) Pty Ltd is a Steadfast Group Limited (Steadfast) Network Broker. As a Steadfast Network Broker, Cowden (VIC) Pty Ltd has access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.</p> <p>Steadfast has arrangements with some insurers and premium funders (Partners) under which the Partners pay Steadfast commission of between 0.5% to 1.5% for each product arranged by us with those Partners or alternatively a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners.</p> <p>You can obtain a copy of Steadfast's FSG at www.steadfast.com.au</p>
What should I do if I have a complaint about your services?	<p>We are a member of the Australian Furniture Removers Association (AFRA).</p> <p>AFRA handles all complaints or disputes about our services.</p> <p>Contact Executive Director at AFRA:</p> <p>Phone on 1800 671 806</p> <p>Mail to 6/7 Packard Avenue, Castle Hill NSW 2154</p>
What should I do if I have a complaint about the insurance policy?	<p>Contact us and tell us about your complaint. We will do our best to resolve it quickly.</p> <p>If your complaint is not satisfactorily resolved within 10 days, please contact:</p> <p>Cowden (VIC) Pty Ltd's Complaints Officer, Mr Alan Tokeley:</p> <p>Phone on (08) 9322 4822</p> <p>Email at alan.tokeley@cowden.com.au</p> <p>Mail to PO Box 60, West Perth WA 6872</p> <p>Cowden (VIC) Pty Ltd will try and resolve your complaint quickly and fairly.</p> <p>Cowden (VIC) Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA).</p> <p>If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA can be contact at:</p> <p>Phone on 1800 931 678</p> <p>Email at info@afca.org.au</p> <p>Mail to GPO Box 3, Melbourne VIC 3001</p> <p>Website at www.afca.org.au</p>
What arrangements are in place to compensate clients for losses?	<p>Cowden (VIC) Pty Ltd has a professional indemnity insurance policy (PI policy) in place.</p> <p>The PI policy covers Cowden (VIC) Pty Ltd and its employees for claims made against Cowden (VIC) Pty Ltd or its employees in the provision of financial services. We also have a PI policy in place that covers us (and our employees) for claims made against us (or our employees) as a result of conduct in the provision of financial services.</p> <p>Our PI policy will cover us for claims relating to the conduct of former representatives or employees who no longer work for us.</p> <p>This policy satisfied the requirements for compensation arrangements under Section 912B of the Corporations Act.</p>
What information do you maintain in my file?	<p>We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you. Your information may also be provided to the companies that deal with your insurance claim such as loss assessors and claims administrators. Your information may be given to an overseas insurer (e.g. Lloyd's of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will inform you of where the insurer is located if it is possible to do so at the time of advising you. We also provide your information to suppliers of our policy administration and broking systems that help us to provide our products and services to you. We do not trade, rent or sell your information.</p> <p>If you do not provide us with complete information, we cannot properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty to take reasonable care not to make a misrepresentation.</p> <p>For more information about how to access the personal information we hold about you, how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website.</p>
Any questions?	<p>If you have any further questions about the financial services Hanley's Removals Pty Limited T/As Chess Moving Sydney and Cowden (VIC) Pty Ltd provides, please contact us.</p> <p>Please retain this document for your reference and any further dealings with Hanley's Removals Pty Limited T/As Chess Moving Sydney or Cowden (VIC) Pty Ltd.</p>

PROTECTION PLAN INSURANCE



NAME	DATE
ORIGIN ADDRESS	
DESTINATION ADDRESS	
PHONE	REMOVAL PLAN NUMBER

1 SELECT YOUR REQUIRED COVER

PLEASE TICK ☒

<input type="radio"/>  <div> TRANSIT FOR </div> <div> <input type="checkbox"/> Intrastate </div> <div> <input type="checkbox"/> Interstate </div> <div> <input type="checkbox"/> Overseas </div>	OR	<input type="radio"/>  <div> TRANSIT & STORAGE FOR </div> <div> <input type="checkbox"/> Intrastate </div> <div> <input type="checkbox"/> Interstate </div> <div> <input type="checkbox"/> Overseas </div>
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2 SELECT THE RISKS TO BE INSURED

<input type="radio"/>  <div> Chess Moving Ultimate Cover </div> <div> <input type="checkbox"/> Full Cover Risks </div> <p>Insures your valuable belongings against loss or damage from an external cause, including accidental damage, as well as:</p> <p><input checked="" type="checkbox"/> General Average & Salvage charges</p> <p>Automatic additional policy extensions:</p> <ul style="list-style-type: none"> Mechanical, Electrical or Electronic Breakdown or Derangement (not covered for motor vehicles, motor bikes, caravans, boats and trailers) 	OR	<input type="radio"/>  <div> Chess Moving Premium Cover </div> <div> <input type="checkbox"/> Full Cover Risks </div> <p>Insures your valuable belongings against loss or damage from an external cause, including accidental damage, as well as:</p> <p><input checked="" type="checkbox"/> General Average & Salvage charges</p> <p><input checked="" type="checkbox"/> Does not cover automatic additional policy extensions included in Premium Cover, (e.g. Mechanical, Electrical or Electronic Breakdown or Derangement.)</p>
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3 DECIDE ON YOUR INSURED VALUE

OPTION Valuation: Volume Method

A

Volume Method derives a declared value of your belongings by multiplying a per cubic metre (m³) valuation rate by the total cubic metre volume of your consignment.

To arrive at your insured value, simply multiply the volume of your consignment (per your removals expert), by the minimum value of A\$2,500/m³ within Australia, or A\$3,500/m³ for overseas.

OR

OPTION Valuation: Specified Items Method

B

Specified Items Method derives a declared value of your belongings by the sum total of your specified value of each of your items.

To arrive at your insured value, complete the detailed Specified Items Method form by nominating the actual Replacement Cost of your items.

IMPORTANT NOTES:

- Carefully consider the appropriate basis of valuation method ('Option A' or 'Option B'), as this will be used in the event of a claim, and the amount nominated by you is the maximum value payable under the policy.
- Carefully consider whether the minimum cubic metre values specified in 'Option A' are sufficient for your needs. If the nominated amounts are insufficient, please amend with the value that suits your needs and then calculate the declared replacement cost of your consignment.
- When moving overseas, allow for any increase in the cost of goods at your country of destination, or any variances in the currency exchange rates.
- In both valuation methods ('Option A' or 'Option B'), you will also need to complete the Valuables Table nominating and valuing any antique, curio, plate, precious object, work of art, collection of items, fur, piece of precision equipment or similar, or professionally packed carton by Chess Moving where the value exceeds A\$1,000. This amount will then be added to the total insured value; otherwise, if not specified, the item will be limited to a maximum value of A\$1,000.
- In 'Option B', items that are not declared are not insured.

Valuation: Volume Method

> STEP 1

PERIODS OF COVER

Select the required cover - please tick one only

- ☐ **Transit** Insurance while your consignment is in our care for door to door moves.
- ☐ **Transit with Storage Extention** Insurance while in our care during removal and Storage.

> STEP 2

RISKS COVERED

Select the risks to be covered.

A - Volume Method (Nominate the value of your goods based on volume - Option A)

- ☐ **Premium Cover** Insures your valuable belongings against loss or damage from an external cause, including accidental damage as well as:
- **General Average & Salvage charges**
 - **Automatic additional policy extensions;** Mechanical, Electrical or Electronic Breakdown or Derangement - limit of \$25,000 (Not covered for motor vehicles, motor bikes, caravans, boats, and trailers).
- ☐ **Full Cover** Insures your valuable belongings against loss or damage from an external cause, including accidental damage as well as:
- **General Average & Salvage charges**
 - **Does not cover** automatic additional policy extensions included in Premium Cover (eg Mechanical, Electrical or Electronic Breakdown or Derangement.)

OPTION A CHESS MOVING PROTECTION PLAN - VOLUME METHOD PREMIUM COVER

The simple and easy choice if you prefer not to nominate the value of your specific items under Option B – Volume Method provides cover based on a minimum value of A\$2500 per cubic metre for domestic moves within Australia, or A\$3500 per cubic metre for overseas moves, (your Chess Moving consultant will provide you with a total volume of your move to assist you). Volume Method is not available for consignments under four (4) cubic metres in volume. **Please note**, the values of A\$2500, and A\$3500 per cubic metre have been assessed by us as the minimum value guide you should consider when insuring your goods. You should carefully consider if this amount is sufficient for your goods and we recommend you seek independent advice to value your goods if you are in any doubt.

1	Within Australia	Volume	x	A\$2,500	= A\$	(or if greater, your own nominated value of goods) or
2	Overseas	Volume	x	A\$3,500	= A\$	(or if greater, your own nominated value of goods).
	Plus Valuables as specified below				= A\$	
	TOTAL VALUE TO BE INSURED				= A\$	



Valuables: This table **MUST** be completed. Please list and the value of any antique, curio, piece of jewellery, plate, precious object, work of art, fine art, medal, money, coin, stamp, collection of items, piece of precious equipment or professionally packed carton by the removal company whose value exceeds A\$1000 in the table below.

Please attach a detailed inventory if you need more space.

A Certificate of insurance will be issued upon receipt of signed form confirming insurance cover.

SPECIFIED ITEM	VALUE	SPECIFIED ITEM	VALUE

Declaration: declare that the above values are correct to the best of my knowledge and that I have informed Chess Moving **Sydney** about anything which could affect the risk. I have received a copy of the Financial Services Guide, Policy Wording and the Product Disclosure Statement.

Hanley's Removals Pty Ltd T/as Chess Moving Sydney is an authorised representative of Cowden (VIC) Pty Ltd which holds Australian Financial Services Licence No 245658.

Signature of Proposer

Date / /

OPTION

B

Valuation: Specified Items Method

THIS IS NOT CONFIRMATION OF INSURANCE - PLEASE ITEMISE AND VALUE YOUR GOODS USING THE LIST BELOW.
Ensure that you itemise the cost of new goods of similar type at the point of destination. Important; Items not declared and valued are not insured.
Estimated replacement values have been printed next to the list of items and these relate to the value of items of average size and quality in Australia and are simply provided to guide you only.
Your insured values should reflect the true replacement cost of your items. If you are uncertain of these values you should undertake your own investigation to establish the insured value.

NAME

ORIGIN ADDRESS

PERIODS COVERED

☐ Transit

☐ Transit with Storage Extension

RISKS COVERED

☐ Premium Cover

☐ Full Cover

BASIS OF SETTLEMENT

☐ Replacement Cost

AVERAGE LOCAL VALUE	QTY	DECLARED VALUE	AVERAGE LOCAL VALUE	QTY	DECLARED VALUE	AVERAGE LOCAL VALUE	QTY	DECLARED VALUE	AVERAGE LOCAL VALUE	QTY	DECLARED VALUE	AVERAGE LOCAL VALUE	QTY	DECLARED VALUE
BEDROOMS			LOUNGE			KITCHEN			DINING			SUNDRIES		
Baby Bath			Lamps	200		Cabinet	1000		Air Cooler/Fan	150		Beach Umbrella	250	
Bassinet & Stand			Bean Bag			Dishwasher	1500		Bookshelf	500		Cupboard		
Bed Double & M	1500		Mirror	200		Dresser	1200		Buffet/Sideboard	1000		Dolls House		
Bed Single & M	800		Bookcase	1000		Freezer	1000		Carpet			Filling Cabinet	300	
Bed Folding	250		Bookshelf	500		Fridge	1500		Crystal Cabinet	1000		Fish Tank/Stand		
Bedside Table	300		Carpet			High Chair			Dining Chairs	800ea		Golf Bag/Buggy	1000	
Bookshelf	500		Rugs			Kitchen Chairs	200ea		Dining Table	1500		Timber		
Bouncinette			Chair Arm	800		Kitchen Table	700		Other Chairs			Knit Machine	1000	
Box or Chest			Chair Other			Microwave	600		What Not			Outboard Motor		
Carpet/Lino			China Cabinet	100		Stool			Linen			Polisher		
Chairs/Stools	200		Coffee Table			Utensils			China/Glasses			Saw Horse		
Change Table			Desk	1000		Crockery/China			Cutlery			Sewing Machine	1000	
Chest of Drawers	500		Divan / Sofa	1500		Pots/Pans			Spirits/Wine			Sewing Table		
Cot			Heater	400		Electrical Appli.			Picture/Paintings			Skis		
Cupboard			Lounge Suit	3000		Crystal						Fishing Rods		
Desk	750		Occasional Table	500		Plasticware			LAUNDRY			Suitcase/Trunks		
Sofa Bed	1500		Organ	2000		Bowls/Trays			Brooms etc.			Surf Board		
Dressing Table	800		Piano	5000		Cutlery			Clothes Drier	600		Table		
Headboard			Stand Lamp	250					Cupboard	300		Tent		
Lowboy	700		Stereo System			FAMILY			Ironing Board	200		Camping Gear		
Mirrors/Lamps	200		Stereo Cabinet	500		Billiard Table	5000		Table			Vacuum Cleaner	500	
Lowchair			Stereo Speakers	800		Bar	1000		Washing Machine	1300		Welder	500	
Pram/Stroller	1000		Stool			Bookcase/Shelf	750		Iron	150		Typewriter	500	
Wardrobe			TV	1500		Carpet						Clocks	500	
Blanket/Linen			TV Cabinet	500		Rugs			OUTSIDE			Computer Equip.	3000	
Pictures/Paintings			Wall Unit	1200		Chair	200		BBQ	1800		Musical Inst.		
Clothes - Mens			Wine Rack			Desk	1000		Bicycle	400		Photo Equipment	1000	
Clothes - Womens			Pictures/Paintings			Divan	1000		Compost Bin			Film/Video Tapes	20ea	
Clothes - Childrens			Crockery/China			Table			Garden Tools			Audio/Tapes	15ea	
TV	900		Clocks	500		Standard Lamp	250		Garden Hose			Sports Equip.		
Toys/Books			Books			Computer	3000		Kennel			Toys/Games		
Clock Radio	200		DVD/VCR	1000		DVD/VCR	1000		Ladder			Tools - Hand		
HALL			Records/CD's	30ea		TV	1500		Mower	600		Tools - Power		
Dropside Table	900		DVD's	30ea		Picture/Paintings			Swing (Dism.)			Tools - Chest		
Glory Box						Ent. Unit	1800		Playgym			Power Edger	200	
Grandfather Clock	1200		PACKED BY OWNERS			PACKED BY OWNERS			Pool (Dism.)			T/Tennis Table		
Stand	500		Please list items below			Please list items below			Wheel Barrow			Video Game Unit	100	
Hall Table	800								Trampoline			Packing & Removal		
Phone Table	500								Workbench					
Pictures/Paintings									Outdoor Setting	1200				
A SUB TOTAL \$			B SUB TOTAL \$			C SUB TOTAL \$			D SUB TOTAL \$			E SUB TOTAL \$		

Valuables: The table **MUST** be completed. Please list and value any antique, curio, piece of jewellery, plate, precious object, work of art, fine art, medal, money, coin, stamp, collection of items, fur, piece of precision equipment or professionally packed carton by the removal company whose value exceeds \$1000.00 in the table below.
Please attach a detailed inventory if you need more space.

Total of columns **A, B, C, D & E**

\$

Specified Valuables (Inclusive of GST)

\$

TOTAL (Inclusive of GST)

\$

A Certificate of insurance will be issued upon receipt of signed form confirming insurance cover.

SPECIFIED ITEM	VALUE	SPECIFIED ITEM	VALUE

Declaration: I declare that the above values are correct to the best of my knowledge and that I have informed Hanley's Removals Pty Ltd T/as Chess Moving Sydney about anything which could affect the risk.
I have received a copy of the Financial Service Guide, Policy Wording and the Product Disclosure Statement.
Hanley's Removals Pty Ltd T/as Chess Moving Sydney is an authorised representative of Cowden (VIC) Pty Ltd which holds Australian Financial Services Licence No 245658.

Signature of Proposer

Date / /

<div>MOTOR VEHICLES</div> <div>SEPARATE CERTIFICATE WILL BE ISSUED.</div> <div>Can only be insured at the market value.</div> <div>Subject to issue of pre-shipment vehicle condition report</div>	MAKE	MODEL
	YEAR	VALUE

Declaration: I declare that the above values are correct to the best of my knowledge and that I have informed Hanley's Removals Pty Ltd T/as Chess Moving Sydney about anything which could affect the risk. I have received a copy of the Financial Services Guide, Policy Wording and Product Disclosure Statement.

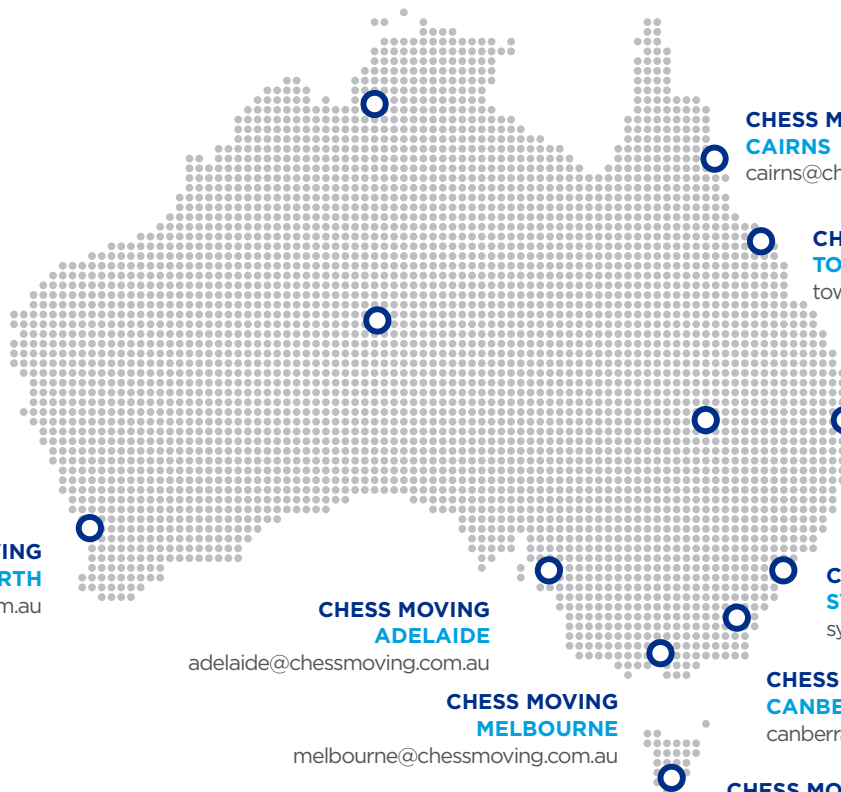
Signature of Proposer 

Date / /

Hanley's Removals Pty Ltd T/as Chess Moving Sydney is an authorised representative of
Cowden (VIC) Pty Ltd which holds Australian Financial Services Licence No 245658

PLEASE COMPLETE OPTION REQUIRED AND RETURN THE WHITE COPY WITH THE SIGNED
ACCEPTANCE OF QUOTATION.





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