

The SCHUNCK GROUP's removal insurance policies

Basic Cover

A limited insurance policy based on the globally recognised INSTITUTE CARGO CLAUSES ICC (B), covering consignments which, for example, are not packed by the removal company. With this policy, specific risks are covered such as the sinking of a ship, fire, theft and loss of your consignment.

ICC (B) including:

- theft, pilferage and non-delivery of entire shipments
- containers
- liftvans or cartons

Comprehensive Cover

Unlike the Basic Cover, this policy is based on an all-risks cover in line with the INSTITUTE CARGO CLAUSES ICC (A). In addition, it insures against further risks such as damage, breakage and partial loss. Antiques and fragile objects are, of course, included in the cover without increasing the premium.

ICC (A) including:

- compensation clause
- reimbursement on depreciated or replacement value basis

Supreme Cover

This policy offers you the most extensive insurance cover. Along with the advantages of Comprehensive Cover, additional insurance is offered to cover claims for compensation and loss of value, as well as consequential loss and damage and financial loss. Under certain conditions, a waiver of underinsurance is also included.

ICC (A) including:

- pair and set clause
- depreciation clause
- consequential loss and pure financial loss clause
- waiver of underinsurance
- compensation clause
- reimbursement on depreciated or replacement value basis

Also available if you choose Comprehensive or Supreme Cover:

Travel Insurance

Household Contents Insurance

ICC (A) including:

- Contents with named perils: fire, burglary, damage due to tap water and storms



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Why take out a SCHUNCK GROUP removal insurance?

When moving house, your personal effects are subject to a wide range of risks. In the case of international removal, various different means of transport are often used in order to bring your property to the required destination. This in itself involves a great deal of risk. Unfortunately, as a result, your property may become damaged or lost in transit, even though your removal company has packed your effects carefully and professionally.

Due to regulations laid down by the law, the liability of removal companies is limited or even totally excluded. When it comes down to it, there is always the danger that you will have to cover the cost of damage yourself.

In order to cover such eventualities, the SCHUNCK GROUP has created various tailor-made insurance solutions together with leading insurance companies.

- **Basic Cover**
- **Comprehensive Cover**
- **Supreme Cover**

Furthermore, if you choose Comprehensive or Supreme Cover, you may also include:

- **Travel Insurance**
- **Household Contents Insurance**



Your removal insurance in detail

What can I insure?

Apart from your personal effects, you can of course insure your car, motorcycle or even your boat.

In addition, the SCHUNCK GROUP offers you the possibility to insure your luggage during its journey to its destination, and your personal effects for the first 60 days at the destination under a standard household contents insurance policy.

How do I calculate the proper sum insured?

In order to be fully insured and to receive total compensation in the event of a claim, you should draw up a complete value-based inventory of the personal effects to be covered. This should be handed to your removal company before the move begins. When drawing up the list, give the value of the effects as at the place of dispatch plus the freight costs to your required destination. You may choose between depreciated value and replacement value insurance.

The advantage of a policy based on the cost of new items is that, in the event of a complete write-off, even used items would be compensated on a new-for-old basis without deduction.

Which items are excluded from the insurance?

Livestock, plants, cash, negotiable documents, stamps, shares, documents, jewellery, coins, precious stones, pearls, minted and unminted precious metals and similar valuable articles.

What loss or damage is not insured?

Loss and damage resulting from the nature of the removal goods or their deficient condition, such as glue loosening; cracking and dulling of the finish; damage to upholstery due to perished material; absorption of odours; inherent vice; and the breakage of filaments and leakage, unless these are the direct result of a risk insured according to the INSTITUTE CARGO CLAUSES (B).

Mechanical, electrical and electronic derangement, unless as a direct consequence of external physical damage.

Breakage, denting, scratching and chipping of articles packed by the owner.

What should I do if my household goods have to be stored for longer than expected (>120 days)?

Please let your removal company know prior to expiry, so that they can apply for an extension of the storage period. This is no problem for a period up to 180 days, and in exceptional cases, insurers may accept further extensions.

What do I have to do when my household items are delivered to my new residence?

Please examine all items carefully. Externally visible damage should be determined together with the removal personnel upon delivery (at the latest one day after delivery), and this should be notified in writing. Damage which is not visible upon delivery should be notified in writing within 30 days of delivery.

What do I need to do in the event of a claim and which documents are required?

In the event of damage or loss that is anticipated to amount to EUR 2,000 or more (or the equivalent in another currency), the appropriate claims agent should be informed without delay.

To ensure that your claim can be dealt with as quickly and efficiently as possible, please send us the following documents:

- Completed claim form
- Survey report, if applicable
- Original transport insurance declaration
- Fully detailed and valued inventory
- Packing list completed by the mover at origin
- Copy of the waybill/bill of lading
- Copy of the delivery receipt with exceptions
- Correspondence exchanged with the delivering carrier and other parties
- Repair estimates and invoices
- Storage extension confirmation, if any
- Pre-shipment report – in case of cars