



Transcorp Insurance Documents



Household Contents Insurance

The right insurance for your peace of mind

Whether you move often or once in a life time, it is critical you have the correct insurance policy to cover for unforeseen circumstances. Our insurance 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 (form is on the next page):

As an approved AFRA Accredited Insurance Provider your friendly sales representative can directly organize your insurance needs without the need to go to a third party broker or your insurance agent. Insurance made EASY! As part of AFRA (Australian Furniture Removals Association), Transcorp Removals & Storage prides itself on careful removals and has done so since 1987. This is part of the reason why we have won so many removal awards over the past 30+ years. However, no matter how careful our professional removal teams might be, accidents out of our control from time to time can damage your furniture. This could include events such as bad weather, atmospheric weather changes, theft, floods, collisions, fire, vehicle vibrations due to the heavy winds or road surface, train derailments or tripping hazards.

Whether you are moving around the corner or across Australia, you can purchase affordable insurance to suit your needs from Transcorp. Benefits include full replacement value or restricted cover with extended cover available for goods in our storage facilities, and our rates are very competitive in the marketplace.

Note: Our competitive rates are a percentage of what you wish to cover and these rates, alongside the options available are noted on your quote. Below is a summary explanation that will make filling out the form on the next page simple.

Step By Step Instructions

1. Premium Declaration (Please select one):

a) **Blanket Cover Declaration (Page 3)**

This easy & popular cover solution allows you to nominate a single value amount that you wish to insure without having to itemise all your items. All you need to do is select the Period of Cover (point 2) and select Blanket Cover. Please check that your sum insured equates the total replacement value of your household goods being moved. For your information the industry average per m3 is \$1000/ m3 moved.

If you have valuables over \$ 1,000, they need to be listed on the declaration. Please see the declaration form for a listing of valuable items

OR

b) **Itemised Declaration (Page 4 and 5)**

This declaration allows you to cover certain items for a specific value. As a guide we have placed suggested values (in blue) but feel free to overwrite these values with you own valuation.

2. Period of Cover (Please select one):

a) **Transit Cover**

This insurance covers your goods from Pickup Address to the Delivery Address (without storage insurance)

b) **Transit with Storage Extension**

This insurance covers your goods from Pickup Address to Delivery Address plus the period of time your goods are in our storage facilities

If you have any further questions or inquiries, please refer to the QBE Product Disclosure Statement or your friendly sales representative



Transcorp Aust. Pty. Ltd
 ACN 105 391 188 ABN 97 822 949 072
 29 Spencer St, West Sunshine 3020
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BLANKET COVER INSURANCE DECLARATION

Insurance cover without Itemising Goods

Name: _____ Date: _____ Job Number: _____

Select your required Cover:

<u>Periods Covered</u>		
<input type="checkbox"/> Transit	Or	<input type="checkbox"/> Transit with Storage Extension

Total value your goods to be Insured

Should you require cover for Valuables:

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 \$1,000 in the table below.

Attach a detailed inventory if you need more space.

Specified Item	Value	Specified Item	Value
TOTAL INSURED VALUE			0

All Other Goods:

	TOTAL INSURED VALUE	
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TOTAL DECLARED VALUE 0

Declaration:
 I declare that the above values are correct to the best of my knowledge and that I have informed the Removal Company about anything which could affect the risk. I have received a copy of the FSG, Policy Wording and PDS.

SIGNATURE _____ **DATE** _____



ITEMISED INSURANCE DECLARATION

Name: _____ Date: _____ Job Number: _____

Select your required Cover:

Periods Covered		
Transit <input type="checkbox"/>	Or	Transit with Storage Extension <input type="checkbox"/>

Itemise and value your goods

Use the List below to itemise the value of your goods.

Typical Estimated Average Value or Your Value (A\$)	Qty	Your Value (A\$)
Main Bedroom		
Appliances (small)	300	0
Bed & Mattress	4000	0
Bedding Linen	1000	0
Bedside Lamps	400	0
Books/CDs/DVDs	320	0
Chest/Side Table	1000	0
Chest of Drawers	1200	0
Clothing Gents	10000	0
Clothing Ladies	10000	0
Dressing Table	1500	0
Electrical – Radio	200	0
Phone	200	0
Floor Coverings	850	0
Luggage	200	0
Mirrors/Prints	600	0
Sports Equipment	500	0
Television/Stereo	600	0
Wardrobe	2000	0
		0
		0
		0
		0
Sub-Total		0

Typical Estimated Average Value or Your Value (A\$)	Qty	Your Value (A\$)
Bedroom 3		
Appliances (small)	400	0
Bedding Linen	600	0
Bed & Mattress	1600	0
Bedside Table	400	0
Books/Magazines	350	0
Chest of Drawers	600	0
Clothing/Shoes	3000	0
Computer	1500	0
Desk & Chair	800	0
Dressing Table	700	0
Gaming Console	1700	0
Games	500	0
Lamp	110	0
Luggage	150	0
Mirrors/Prints	350	0
Musical Instrument	300	0
Office Equipment	300	0
Sports Equipment	750	0
Television/Stereo	600	0
Toys/Books/Games	3000	0
		0
		0
Sub-Total		0

Typical Estimated Average Value or Your Value (A\$)	Qty	Your Value (A\$)
Study/Home Office		
Appliances (small)	400	0
Bookcase	600	0
Books/Magazines	200	0
CD Player	200	0
Computer (desktop)	2500	0
Computer (portable)	2500	0
Computer/Software	2500	0
Desk/Desk Chair	700	0
Filing Cabinet	300	0
Printer/Fax	850	0
Rug	800	0
Multimedia Devices	3000	0
		0
		0
Sub-Total		0

Typical Estimated Average Value or Your Value (A\$)	Qty	Your Value (A\$)
Bedroom 2		
Appliances (small)	400	0
Bedding Linen	600	0
Bed & Mattress	1600	0
Bedside Table	400	0
Books/Magazines	350	0
Chest of Drawers	600	0
Clothing/Shoes	3000	0
Computer	1500	0
Desk & Chair	800	0
Dressing Table	700	0
Gaming Console	800	0
Games	900	0
Lamp	110	0
Luggage	150	0
Mirrors/Prints	350	0
Musical Instrument	300	0
Office Equipment	300	0
Sports Equipment	750	0
Television/Stereo	600	0
Toys/Books/Games	3000	0
Wardrobe	1000	0
		0
		0
Sub-Total		0

Typical Estimated Average Value or Your Value (A\$)	Qty	Your Value (A\$)
Bedroom 4		
Appliances (small)	400	0
Bedding Linen	600	0
Bed & Mattress	1600	0
Bedside Table	400	0
Books/Magazines	350	0
Chest of Drawers	600	0
Clothing/Shoes	3000	0
Computer	1500	0
Desk & Chair	800	0
Dressing Table	700	0
Gaming Console	800	0
Games	900	0
Lamp	110	0
Luggage	150	0
Mirrors/Prints	350	0
Musical Instrument	300	0
Office Equipment	300	0
Sports Equipment	750	0
Television/Stereo	600	0
Toys/Books/Games	3000	0
Wardrobe	1000	0
		0
		0
Sub-Total		0

Typical Estimated Average Value or Your Value (A\$)	Qty	Your Value (A\$)
Living/Lounge Room		
Appliances (small)	250	0
Bookcase	800	0
Books/CDs/DVDs	6000	0
Coffee table	600	0
Cushions	600	0
DVD Player	300	0
Floor Coverings	1200	0
Gaming Console	800	0
Games	900	0
Lamps	800	0
Lounge Suite	5000	0
Mirrors/Pictures	1000	0
Occasional Table	600	0
Ornaments	1500	0
Piano/Organ	5000	0
Stereo Equipment	3500	0
Table (side)	800	0
Television	4000	0
Entertainment Unit	1500	0
		0
		0
Sub-Total		0

Typical Estimated Average Value or Your Value (A\$)	Qty	Your Value (A\$)
Kitchen		
Refridgerator	2500	0
Freeze	1000	0
Dishwasher	1600	0
Microwave	500	0
Coffee Machine/Maker	1000	0
Kitchen Table/Chairs	2000	0
Cutlery	300	0
Crockery/Cookware	500	0
Pots & Pans	800	0
Sub-Total		0



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Financial Services Guide

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

Transcorp Removals and Storage, ABN 97 922 949 072
 29 Spencer Street, Sunshine West Vic 3020
 T: 1300 466 838
 E: Enquiries@transcorpaustralia.com.au

Transcorp Removals and Storage 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 Licence No 245658 and is responsible for the financial services that Transcorp Removals and Storage provides to you. Transcorp Removals and Storage Authorised Representative No is 36334. Cowden (VIC) Pty Ltd is also responsible for the contents and distribution of this FSG. The distribution of this FSG by Transcorp Removals and Storage 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?	Transcorp Removals and Storage 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?	<p>Transcorp Removals and Storage is authorised to provide you with general advice only and not with tailored advice.</p> <p>You should read the warnings that we give you carefully before making any decisions about an insurance policy.</p>
How will I pay for the services provided?	<p>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.</p>
How are we paid?	<p>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.</p> <p>Our staff who arrange your insurance are paid a salary. They do not receive a bonus for arranging insurance for you.</p>
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). AFRA handles all complaints or disputes about our services.</p> <p>Contact Executive Director at AFRA:</p> <ul style="list-style-type: none"> a) Phone on 1800 671 806 b) Mail to 6/7 Packard Avenue, Castle Hill NSW 2154
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. 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> <ul style="list-style-type: none"> a) Phone on (08) 9322 4822 b) Email at alan.tokeley@cowden.com.au c) Mail to PO Box 60, West Perth WA 6872 <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> <ul style="list-style-type: none"> a) Phone on 1800 931 678 b) Email at info@afca.org.au c) Mail to GPO Box 3, Melbourne VIC 3001 <p>Website at www.afca.org.au</p>

What arrangements are in place to compensate clients for losses?

Cowden (VIC) Pty Ltd has a professional indemnity insurance policy (PI policy) in place.

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.

Our PI policy will cover us for claims relating to the conduct of former representatives or employees who no longer work for us.

This policy satisfied the requirements for compensation arrangements under Section 912B of the Corporations Act.

What information do you maintain in my file?

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.

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.

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.

Any questions?

If you have any further questions about the financial services Transcorp Removals and Storage and Cowden (VIC) Pty Ltd provides, please contact us.

Please return this document for your reference and any further dealings with Transcorp Removals and Storage or Cowden (VIC) Pty Ltd.
