



## SCHUNCK-MOVER-PLUS

Tailor-made  
removal insurance  
solution

**mover-web**  
Solutions for Movers  
www.mover-web.com

## 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.

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- **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.**

## Information on SCHUNCK-Mover-Plus Policy

### • What is insured?

The insurance covers removal goods and personal belongings including – where required – private cars, motorcycles, pleasure craft, etc.

### • What is the scope of the insurance cover?

- DTV Cargo 2008 limited cover and all risks
- DTV Cargo 2008 strike clause
- DTV Cargo 2008 war clause (for the insurance of sea and air transport operations from/to other countries)
- DTV Cargo 2008 weapons of war clause
- DTV Cargo 2008 radioactive isotopes clause
- DTV Cargo 2008 classification and age clause
- GDV sanction clause
- Written conditions of the mover-web policy

### • What cover variants are available?

#### ➤ Basic cover:

DTV Cargo 2008 – limited cover including wetness damage caused by sea and river water, theft, robbery and non-delivery of full loads, containers, lift vans or cardboard boxes.

#### ➤ Comprehensive Cover:

DTV Cargo 2008 – all risks including compensation clause (where the reinstatement cost of new items of the same type and quality at the destination exceeds the insurance value, the insurers will reimburse an additional amount of up to 25% over and above the original insurance value).

Waiver of right to claim underinsurance:

If the insurance sum, based on present value, is not less than EUR 600.00 per cubic metre of the removal goods or, based on reinstatement value, is not less than EUR 1,000.00 per cubic metre of the removal goods, then the insurers waive the right to charge underinsurance if an insured event occurs.

The maximum indemnification payment is limited to the insurance amount specified by the insured party.

#### ➤ Supreme Cover:

DTV Cargo 2008 – all risks, including

Pair and set clause:

In the event of damage the insurers reimburse only the cost of repairing the part that is actually damaged. If, following repair, damaged parts of an entire item no longer fit the latter, the insurers replace the entire item up to a maximum amount of up to 10% of the insured amount, subject, however, to a maximum of EUR 10,000 per entire item.

Depreciation clause:

In the event of an indemnifiable loss involving antiques, furniture or art objects, the insurers replace the cost of repairing the damaged items. If, following repair, the value of the damaged antiques, furniture or art objects is nevertheless diminished, as duly determined by a commissioned, independent expert, the insurers replace a diminution in value of up to 10% of the insurance sum, subject, however, to a maximum of EUR 10,000.00 per item.

Consequential loss and pure financial loss clause:

This does not include personal injuries, legal expenses, customs duties, fines, administrative penalties or confiscation.

The insurers' indemnification is limited to 10% of the insurance amount, with a maximum of EUR 10,000.00 per loss event.

Waiver of right to claim underinsurance: according to Comprehensive Cover.

Compensation clause:

Where the reinstatement cost of new items of the same type and quality at the destination exceeds the insurance value, the insurers will reimburse an additional amount of up to 25% over and above the original insurance value).

## Information on SCHUNCK-Mover-Plus Policy

- **What is not insured?**

In addition to the exclusions under DTV Cargo 2008, the insurers will not pay compensation for:

- Damage resulting from the properties of the removal goods or their defective condition, e.g. detaching of glued parts, cracking or dulling of polish, damage to upholstered furniture through perishable goods, absorption of odours, internal decay, thread breakage and leakage of fluids, unless these are the direct consequence of an event that is insured with limited cover pursuant to DTV Cargo 2008.
- Mechanical, electrical or electronic faults, unless these are the direct consequence of external physical damage.
- Breakage, compression, scratching, scraping and splintering of/to items packed by the owner/policyholder himself.

- **What can be additionally insured as an option?**

In addition to just the removal process, personal luggage and also the house contents at the destination can also be additionally insured.

- **When does the insurance start/end?**

The insurance starts when the removal company takes possession of the removal goods and ends when they are delivered. A requirement for the inclusion of dismantling, disassembly, packing, unpacking, assembly and attachment is that such work must be carried out by staff of the removals company.

- **What are the rules on insurance value?**

The insurance value can be determined in two ways before the removal process begins:

- Present value  
The insurance value is the reinstatement cost of new items of the same type and quality at the place of shipment, subject to an appropriate deduction for age and wear and tear.
- New value  
The insurance value is the reinstatement cost of new items of the same type and quality at the place of shipment. No deduction is applied for age and wear and tear.
- Sentimental value cannot be insured in either case.

- **What is the amount of the deductible?**

Generally, no deductible is agreed. A deductible of EUR 100.00 per loss event only applies to private cars, motorcycles and pleasure craft.

- **Where does the insurance cover apply?**

The insurance cover is worldwide.

- **What do I have to note if I am moving?**

If a loss event occurs, it is important to note the "Important Instructions on what to do if a loss event occurs". These were sent together with the certificate of insurance.

This overview is only intended as a rough guide. Insurance cover is based solely on the underlying SCHUNCK-Mover-Plus policy and on the agreed clauses.