

## Your insurance policy in detail

### What you can insure:

Along with the items you are moving, your car, your motorbike and even your boat can be insured.

### How to put together the right insurance sum:

Before the start of the transport, you should compile an inventory list for the furniture remover of all the items to be moved, including their value. In the inventory list, you should assess the value of the items to be moved at the departure point, plus the cost of freight to the delivery point. You can choose between a present value and new value calculation here.

### Advantage of new value insurance:

If the item is damaged beyond repair, you receive compensation for the new value without deductions, even for used items: 'new for old'.

### Items excluded from insurance:

Live animals, plants, cash, securities, stamps, certificates, documents, jewellery, coins, precious stones, real pearls, minted and unminted precious metal and similar valuables.

### What damage is not insured?

- > Damage that arises from the nature of the items being moved or their defective state, such as glue solutions, damage to upholstery through perishable goods, uptake of odours, internal spoiling, thread breakage and leakage of fluids
- > Mechanical, electrical or electronic malfunctions
- > Breakage, pressure points, scratching, scuffing and chipping of self-packed items



KRAVAG-LOGISTIC Versicherungs-AG,  
Heidenkampsweg 102,  
20097 Hamburg

### KRAVAG removal transport insurance



## Insurance costs money – no insurance can cost you everything

### What could happen:

Even if the removal company takes the utmost care, the items being moved can be damaged or lost. The wide range of means of transport often used for removals abroad increases the risk of damage significantly.

### What you should know:

If an item is lost or damaged, your furniture removal company is only statutorily liable to a limited extent. In certain cases – for example unavoidable events – they are not liable at all. In extreme cases, you would have to pay for all the damage.

### What you can do:

With the proper removal insurance, you can reduce the cost risk when it comes to transportation damage or loss of items being moved.

### The solution:

As a customer of a DMS partner, you benefit from the tailor-made insurance cover from the specialist insurer KRAVAG-LOGISTIC.



## Tailor-made tariffs for individual insurance cover

### **New value – limited cover**

Limited insurance solution based on the DTV Cargo Insurance Conditions 2000, Version 2008 (DTV Cargo 2000/2008):

- > For shipments not packed by the furniture removal company.
- > Insured are named risks, e.g. shipwreck, fire, theft and nondelivery.

### **Extent of insurance**

*DTV Cargo 2000/2008 – limited cover including:*

- > *Water damage caused by sea or river damage*
- > *Theft*
- > *Robbery*
- > *Non-delivery of full loads, containers, lift vans or boxes*

### **New value – full cover**

Insurance cover on the basis of full cover in the form of all-risk insurance

- > Includes damage, breakage and partial loss risks
- > For antiques
- > Fragile objects are insured without Premium surcharge included in the insurance without additional premium

### **Extent of insurance**

*DTV Cargo 2000/2008 – full cover including:*

- > *Compensation clause*
- > *Replacement on a current value or new value basis*

### **New value – first class cover**

Includes full-cover protection and offers extensions for:

- > Compensation and value depreciation claims
- > Subsequent and asset damage
- > Under certain conditions, an underinsurance waiver is included

### **Extent of insurance**

*DTV Cargo 2000/2008 – full cover including:*

- > *Pair and set clause*
- > *Value depreciation clause*
- > *Subsequent and asset damage clause*
- > *Underinsurance waiver clause*
- > *Compensation clause*
- > *Replacement on basis of present or new value*

## From A to B: Proper handling of belongings

### **Your goods have arrived at their destination.**

#### **What now?**

- > Check your items carefully.
- > Noticeable damage must be recorded and reported in writing together with the furniture packer no later than the following day.
- > Damage that is not visible from the outside (to packaged goods) must be reported within 14 days of subsequent notification.

### **Do your goods have to remain in storage for longer than expected?**

- > An extension beyond the 120-day storage period is possible at an additional cost.
- > Inform your removal company in good time  
They can apply for the required extension of storage time.

### **Have your goods been damaged?**

Please contact your removal company immediately.

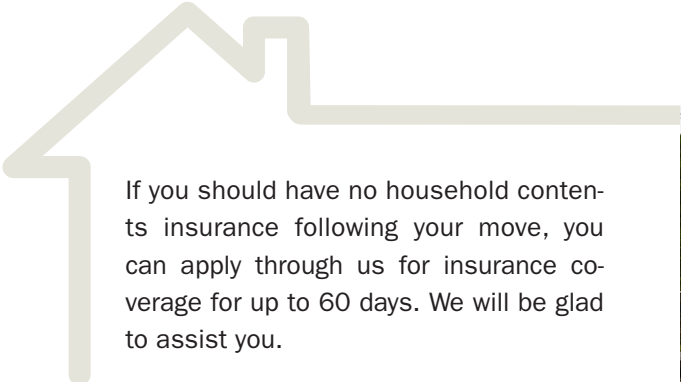
## In the event of damage: service, not hassle

If damage has occurred, we act straight away. Reporting the damage immediately providing full documentation helps us to process the case quickly and smoothly.

### **Full notification of damage includes:**

- > Damage report
- > Certification of average
- > Declaration of transport insurance
- > Inventory list including the values of the items being moved
- > Packing list of the removals company at the starting point
- > Consignment note
- > Certified damage report/damage protocol
- > Correspondence regarding compensation claims against third parties
- > Damage calculation or cost estimates for repairs
- > Confirmation of storage period extensions applied for
- > State report for car/motorcycle transportation

In addition, please note any contractual texts also issued.



If you should have no household contents insurance following your move, you can apply through us for insurance coverage for up to 60 days. We will be glad to assist you.

