Insurance - Fragile Removals

Canonical: https://www.fragileremovals.com.au/insurance/

Details:

Before booking, confirm how your belongings will be protected during collection, transport, storage and delivery. A removalist's business insurance, a policy covering your goods and a promise to repair damage answer different questions. Ask for the documents that apply to your booking rather than relying on a general statement that a mover is insured.

Contact us before booking to request written confirmation of any insurance arrangement for your belongings, the provider and the relevant policy documents.

Check who is authorised to advise or arrange cover

Ask for the relevant financial services licensee or authorised representative details when advice or insurance arrangements are offered, and check the scope of that authority. For information about financial product advice, see ASIC’s official guidance .

AFRA membership and financial services authorisation should be checked separately. An association logo is not the policy document for your belongings and does not establish the precise authority of the person giving advice. Ask us to explain the arrangement that applies to your proposed policy.

Separate business cover from cover for your belongings

Public liability, motor vehicle insurance and a carrier’s liability arrangements serve different purposes from a policy covering your belongings. Confirm the cover applicable to your goods and the journey rather than relying on a general business-insurance description.

Before accepting cover, identify the insured items and values, the journey or storage period, the events covered and the exclusions. Ask about any excess, limits and conditions affecting packing, fragile items or a claim. Obtain the relevant policy wording and disclosure documents and clarify any point you do not understand before committing.

Check inclusion and optional cover in writing

Ask us to identify what cover, if any, applies to your booking and whether it is included or optional, including the provider, cost and relevant documents. Confirm the arrangement in writing before relying on it.

For an interstate move, explain any storage period or transfer between services. For goods you pack yourself, ask how the policy treats that packing. For unusual or high-value items, disclose them when requesting the quote and ask for the applicable conditions.

Understand the damage and claims process

A statement such as “we break it, we fix it” is not itself an insurance policy. Read the removal terms and any policy wording to understand who to contact, what information is required, how an excess applies and how a concern is escalated.

Keep the booking terms, inventory and relevant communications together. If there is a problem, report it through the contact and claims process provided for the booking and ask for the next step in writing. A general moving article cannot determine liability or the outcome of a particular claim.

The consumer guarantees that apply regardless of cover

Cover for your goods and your rights as a customer are two different things, and the second applies whether or not you buy the first. The ACCC states that service providers must carry out all services using an acceptable level of care and skill, and that where a service does not meet one of the basic consumer guarantees the consumer is entitled to a solution — a repair, replacement or refund. That sits under the Australian Consumer Law and cannot be contracted away by a term in a quote. Ask about cover for your belongings separately, because it answers a different question.

Before confirming your move

Identify who carries out each stage of the move and who handles a claim.

Obtain the documents for any cover being offered.

Confirm the insured goods, journey, storage period and values.

Ask about exclusions, excesses, limits and packing conditions.

Clarify the difference between included arrangements and optional cover.

Keep the written quote, terms and policy information together.

Use How to Choose a Good Removalist to compare the rest of the booking. Review interstate removals or storage when those stages form part of your move.

For questions about the proposed moving and cover arrangements, contact us on 1800 500 584 and request the relevant current documents.

Does a removalist being insured mean all my belongings are covered?

No. Insurance held by the removal business and cover for your belongings are different questions. Business descriptions may refer to public liability, motor cover or carriers' liability without establishing that every item and event in your move is covered. Identify the goods, their values, the journey and any storage period, then ask which policy or arrangement applies. Obtain the relevant documents and check exclusions, limits, excess and packing conditions. Do not rely on the phrase insured as a substitute for understanding the protection actually offered for your booking.

Is insurance automatically included in every Fragile Removals booking?

Confirm the arrangement for your booking in writing before relying on cover. Ask us to identify any included cover separately from an optional policy, including provider, cost and policy documents. Explain high-value or unusual items, self-packing, storage and transfers between services so the applicable conditions can be checked. Keep the confirmation and relevant policy with your removal quote.

Is a promise to repair damage the same as insurance?

No. A promise such as repairing damage is a service or contractual statement; an insurance policy has its own insured events, limits, exclusions and claims conditions. Read the removal terms and any offered policy separately to understand who handles each type of concern. Ask what information is

required, how an excess may apply and how the matter is escalated. Keep the inventory and booking communications available. Neither a general promise nor this guide can determine liability, a replacement entitlement or the outcome of a particular claim.

How do I check who can provide insurance advice?

Request the financial services licensee or authorised representative details and check what service the person is authorised to provide through official information. AFRA membership is a separate check. Obtain policy and disclosure documents for any cover offered, and have unclear terms explained by the authorised provider before deciding. ASIC’s financial product advice guidance is linked above.

What should I check when a move includes storage or more than one carrier?

Describe the whole journey: collection, transport, any transfer or storage period and final delivery. Ask who is responsible at each stage and whether the proposed protection covers those stages and goods under the relevant conditions. Obtain the applicable policy information rather than assuming an optional transit policy or a storage facility's business cover addresses every part of the move. If the route, term or provider changes, ask whether the arrangement needs updating. Keep the contact and reporting procedure available throughout the transition.

What should I do if goods are missing or damaged after delivery?

Use the reporting and claims process supplied with the booking and any applicable policy. Identify the affected item against the inventory, retain the relevant booking and communication records, and ask what further information the responsible party requires. Clarify who is handling the matter and the next step in writing. Follow the actual terms for timing and evidence; this page does not set a universal claim deadline or promise a particular outcome. If the response is unclear, use the escalation process identified in those documents.

Why should you check who is authorised to advise or arrange cover?

Ask for the relevant financial services licensee or authorised representative details when advice or insurance arrangements are offered, and check the scope of that authority. For information about financial product advice, see ASIC’s official guidance■ AFRA membership and financial services authorisation should be checked separately.

Why should you separate business cover from cover for your belongings?

Public liability, motor vehicle insurance and a carrier’s liability arrangements serve different purposes from a policy covering your belongings. Confirm the cover applicable to your goods and the journey rather than relying on a general business-insurance description. Before accepting cover, identify the insured items and values, the journey or storage period, the events covered and the exclusions.

Why should you check inclusion and optional cover in writing?

Ask us to identify what cover, if any, applies to your booking and whether it is included or optional, including the provider, cost and relevant documents. Confirm the arrangement in writing before relying on it. For an interstate move, explain any storage period or transfer between services.

How does the damage and claims process work?

A statement such as “we break it, we fix it” is not itself an insurance policy. Read the removal terms and any policy wording to understand who to contact, what information is required, how an excess applies and how a concern is escalated.

What should you establish about responsibility before confirming your move?

Identify who carries out each stage of the move and who handles a claim. Obtain the documents for any cover being offered. Confirm the insured goods, journey, storage period and values. Ask about exclusions, excesses, limits and packing conditions. Clarify the difference between included arrangements and optional cover.

What records should you keep in case of damage?

Keep the booking terms, inventory and relevant communications together. If there is a problem, report it through the contact and claims process provided for the booking and ask for the next step in writing. A general moving article cannot determine liability or the outcome of a particular claim.

What rights do I have even if I do not take out cover?

Cover for your goods and your rights as a customer are two different things, and the second applies whether or not you buy the first. The ACCC states that service providers must carry out all services using an acceptable level of care and skill, and that where a service does not meet one of the basic consumer guarantees the consumer is entitled to a solution — a repair, replacement or refund. That sits under the Australian Consumer Law and cannot be contracted away by a term in a quote. Ask about cover for your belongings separately, because it answers a different question.