
Q Does World cover my goods?

A No. We recommend that you take out comprehensive insurance for all of your goods, for the full duration that they are in transit / storage.

Q Isn't World liable for 'Limited Carriers Risk' during transit?

A No. The goods are carried on 'At Owners Risk' terms. We do not offer 'Limited Carriers Risk' terms because it is exactly that – limited. It provides only the protection set out in the Contracts and Commercial Law Act, ie:

- Our responsibility would be limited to a low, fixed amount.
- You would not be protected for the replacement value of your goods – only the depreciated value.
- There are certain circumstances in which we would have no liability.
- This type of arrangement would add an extra layer of cost, but would provide very little value to you.

The best way to ensure that you are properly protected is to take comprehensive insurance.

Q Can I still claim under comprehensive insurance if I pack my own goods?

A Yes. You are covered while the goods are in transit, or professional storage (if you have selected storage cover). You are not covered for damage which occurs while you are doing your own packing / unpacking, or damage as a result of you not packing the goods well enough.

Q My insurer will cover my items being moved to and from your storage facility, but they won't cover them while they are being stored. Can I just insure my items while they are being stored?

A No – this is a really bad idea! If your items get damaged, the damage is usually not found until your items are being unpacked. It can be very difficult to figure out where in the journey damage happened. Between your house and the warehouse? Or at the warehouse? Or between the warehouse and your new house? If different parts of the journey are insured with different insurers, you may find it difficult to claim if you cannot prove when the damage happened (and therefore which insurer / policy should pay). And unfortunately, it would be your responsibility to prove this!

Q Do I need storage cover?

A Yes, if you have elected to have World store your goods. World may need to hold your goods as part of the normal process of shipping. If you take insurance with World, it provides cover for this process for up to 90 days for free.

Q When do I need to notify World if I need to claim?

A As soon as possible. We recommend that you unpack and inspect your goods within 14 days.

Q What is 'replacement value'?

A Replacement value is what it would cost you to buy the same item, brand new, today.

Q What is 'present value'?

A Present value is what the item is currently worth, given its age and condition – what you could sell it for on TradeMe is a good guide.

Q What is 'general average'?

A If a ship is in danger and cargo needs to be thrown overboard to save the ship, the ship's captain can declare 'general average'. This means all the people who own cargo on the ship are legally obliged to pay a share of the total value of the cargo thrown overboard. Insurance from World covers you for this, up to \$7,500.

Q What is the 'both-to-blame collision clause'?

A If two cargo ships have an accident and both are in the wrong, all the people who own cargo on the ship are legally obliged to pay a share of the total value of any cargo lost or damaged. Insurance from World covers you for this, up to \$7,500.
