R J Nuss Removals Pty Ltd
ABN: 35 000 932 141
Head Office: 708b Mowbray Rd West
Lane Cove North NSW 2066
Tel: +61 (0)2 9425 4600
Email: insurance@nuss.com.au
Authorised Representative No.: 260812

NUSS REMOVALS OFFER TWO OPTIONS FOR YOU TO DECLARE THE VALUE OF YOUR GOODS:

NussEasy Valuation or OPTION B : Specified Values Declaration

OPTION A *NussEasy* Valuation

NAME: _____ **DATE:** _____

Select your required Cover:

Periods Covered	Mode of Transport
☐ Transit	☐ Air
☐ Transit and Storage extension	☐ Sea
	☐ Road

This easy Option allows you to insure your household goods and personal effects for their replacement value without individually listing the items other than those items that fall into the "Valuables Clause" category. You simply multiply the total cubic meters of your consignment by the minimum average cubic metre value of A$3,000 for consignments within Australia or A$4,250 for Overseas consignments. In addition to this, you must list any items valued over A$5,000 specified in the Valuables Clause which is then added to the cubic meter/value sum to arrive at the total declared value. Your Nuss Removals consultant will advise you of the cubic meter measurement of your consignment.

It is very important that you carefully consider whether the minimum cubic meter values specified are sufficient for your needs. This should reflect current replacement value of your insured goods. If the nominated amounts are insufficient, please amend with the value that suits your needs and then calculate the declared value of your consignment using your revised amount. Owner Packed cartons are covered up to a maximum amount of A$500 per carton. If the value of a carton is greater than A$500 and you wish to increase this value, you must provide an itemised list of the contents of each carton and give this to the Removal Company prior to the uplift of the goods.

Please note that vehicles, boats, trailers, computers and clothing can only be insured for their market value as detailed in the policy wording. Vehicles, Boats, and trailers must also be specifically declared and valued on the declaration.

Specify Items Over A$5,000	A$ Value
TOTAL	0.00

Description of Vehicles, Boat or Trailer	Reg. or Serial No.	A$ Market Value
	TOTAL	0.00

NussEasy CALCULATION:

Enter the estimated volume of your belongings, by referring to your removal estimate ..... cbm

	Minimum rate (per Cubic Metre)	X Cubic Metres		or Your Rate (per Cubic Metre)	
(i) Australia Move	A$3,000/cbm	.....cbm	x	A$.....cbm	= A$
or					
(ii) Overseas Move	A$4,250/cbm	.....cbm	x	A$.....cbm	= A$

+ Valuables as declared ..... = A$ 0.00

+ Vehicles Boats and Trailers ..... = A$ 0.00

+ Removal Cost ..... = A$

Total Declared Value to be insured ..... **A$** 0.00

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 Financial Services Guide (FSG), Product Disclosure Statement (PDS) and Insurance Policy Wording.

SIGNATURE: _____ DATE:

24/01/24

OPTION B Nuss Specified Values Declaration

NAME: _____ **DATE:** _____

Select your required Cover:

Periods Covered

- ☐ Transit
- ☐ Transit and Storage extension

Mode of Transport

- ☐ Air
- ☐ Sea
- ☐ Road

Itemise and value your goods. Use the table below.
When estimating the value of your goods ensure that you estimate the cost of new goods of similar type. If travelling overseas remember to check the values at your destination to ensure your declared values are adequate to cover their replacement value.

Please note that under this option vehicles, boats, trailers can only be insured for their market value as detailed in the policy wording. Vehicles, Boats, and trailers must also be specifically declared and valued on the declaration.

To assist you, in the table below, we have inserted approximate replacement values of items in a typical home. These typical values should be used as a guide only. They have been expressed in Australian dollars (A$). You should carefully consider if these values are sufficient for your needs. Please insert your estimated values to ensure you are fully protected as the policy provides cover for replacement of your insured goods.

The insurance policy will ONLY cover the items nominated by you. Owner Packed cartons are covered up to a maximum amount of A$500 per carton. If the value of a carton is greater than A$500 and you wish to increase this value, you must provide an itemised list of the contents of each carton and give this to the Removal Company prior to the uplift of the goods.

MAIN BEDROOM	Typical Estimated Value	Qty	Your Estimate
Appliances (Small)	430		
Bed & Mattress	3600		
Bedding Linen	1440		
Bedside Lamps	360		
Books/CDs/DVDs	385		
Chest/Side Table	1020		
Chest of Drawers	720		
Clothing Gents	12000		
Clothing Ladies	12000		
Dressing Table	1800		
Electrical – Radio/Phone	480		
Floor Coverings	1020		
Luggage	445		
Prints/Mirror	695		
Sports Equipment	600		
Television	720		
Wardrobe	2400		
Other			
Other			
Other			
Other			
Sub-Total			$ 0.00

BEDROOM 2	Typical Estimated Value	Qty	Your Estimate
Appliances (Small)	45		
Bedding Linen	720		
Bed & Mattress	960		
Bedside Table	500		
Books/Magazines	420		
Chest of Drawers	720		
Clothing/Shoes	3600		
Computer	2400		
Mirrors/Prints	420		
Desk & Chair	840		
Dressing Table	840		
Lamp	135		
Luggage	180		
Musical Instrument	360		
Office Equipment	360		
Sports Equipment	900		
Toys/Books/Games	2880		
Television/Stereo	960		
Wardrobe	1200		
Other			
Other			
Sub-Total			$ 0.00

BEDROOM 3	Typical Estimated Value	Qty	Your Estimate
Appliances (Small)	45		
Bedding Linen	720		
Bed & Mattress	960		
Bedside Table	500		
Books/Magazine	420		
Chest of Drawers	720		
Clothing/Shoes	3600		
Computer	2400		
Mirrors/Prints	420		
Desk & Chair	840		
Dressing Table	840		
Lamp	135		
Luggage	180		
Musical Instrument	360		
Office Equipment	360		
Sports Equipment	900		
Toys/Books/Games	2880		
Television/Stereo	960		
Wardrobe	1200		
Other			
Other			
Sub-Total			$ 0.00

BEDROOM 4	Typical Estimated Value	Qty	Your Estimate
Appliances (Small)	45		
Bedding Linen	720		
Bed & Mattress	960		
Bedside Table	500		
Books/Magazine	420		
Chest of Drawers	720		
Clothing/Shoes	3600		
Computer	2400		
Mirrors/Prints	420		
Desk & Chair	840		
Dressing Table	840		
Lamp	135		
Luggage	180		
Musical Instrument	360		
Office Equipment	360		
Sports Equipment	750		
Toys/Books/Games	2880		
Television/Stereo	960		
Wardrobe	1200		
Other			
Other			
Other			
Sub-Total			$ 0.00

LIVING/ LOUNGE ROOM	Typical Estimated Value	Qty	Your Estimate
Appliances (Small)	300		
Bookcase	600		
Books/CDs/DVDs/Videos	720		
Coffee Table	840		
Ornaments	1200		
Cushions	720		
DVD Player	600		
Floor Coverings	1440		
Game Components	480		
Lamps	960		
Lounge Suite	6000		
Mirrors/Pictures	1200		
Occasional Table	720		
Piano/Organ			
Stereo Equipment	4200		
Table (Side)	960		
Television CRT	960		
Television Plasma/LCD	6000		
Wall Unit/Entertainment	1800		
Other			
Other			
Other			
Sub-Total			$ 0.00

DINING ROOM	Typical Estimated Value	Qty	Your Estimate
Appliances (Small)	165		
Buffet/Credenza/Cabinet	2400		
Cutlery	360		
Dining Suite	3360		
Dinner Set	540		
Rug	1440		
Glassware	420		
Light Fittings	336		
Mirrors/Prints/Pictures	1200		
Table Linen	240		
Other			
Other			
Sub-Total			$ 0.00

ENTRY/FOYER	Typical Estimated Value	Qty	Your Estimate
Floor Coverings	840		
Hall Stand	840		
Lamps	145		
Mirrors/Prints	600		
Table	1440		
Other			
Other			
Sub-Total			$ 0.00

BATHROOM/LAUNDRY	Typical Estimated Value	Qty	Your Estimate
Appliances (Small)	600		
Clothes Dryer	540		
Iron/Ironing Board	145		
Linen	400		
Linen Basket	120		
Mops,Brooms,etc	145		
Sewing Machine	780		
Vacuum Cleaner	720		
Washing Machine	240		
Other			
Other			
Sub-Total			$ 0.00

KITCHEN	Typical Estimated Value	Qty	Your Estimate
Appliances (Small)	1285		
Books	360		
Crockery/Cookware	540		
Cutlery	235		
Dinner set	300		
Dishwasher (mobile)	2160		
Freezer	1200		
High Chair	420		
Kitchen Table/Chairs	4200		
Microwave Oven	315		
Plastic & Glassware	600		
Pots & Pans	960		
Refrigerator	2160		
Serving Bowls/Platters	720		
Stool	685		
Tools (kitchen)	540		
Other			
Other			
Sub-Total			$ 0.00

FAMILY ROOM	Typical Estimated Value	Qty	Your Estimate
Armchair	3600		
Appliances (Small)	195		
Bookcase	960		
Books/Magazines	240		
CDs/DVDs/Games	7200		
Coffee table	900		
Computer	2400		
Computer/Software	2400		
DVD Player	480		
Rug	1440		
Games/Toys	2880		
Lounge Suite	4200		
Mirrors/Prints/Pictures	335		
Stereo Equipment	1200		
Table	1200		
Television CRT	960		
Television Plasma/LCD	3000		
Game Components	270		
Other			
Other			
Other			
Sub-Total			$ 0.00

RUMPUS ROOM	Typical Estimated Value	Qty	Your Estimate
Armchair	1440		
Appliances (Small)	195		
Billiard Table			
Bookcase	720		
Books/Magazine	105		
CDs/DVDs/Videos	1200		
Chair	540		
DVD Player	420		
Rug	1356		
Games/Toys	1200		
Mirrors/Prints/Pictures	315		
Musical Instruments	600		
Sofa	3480		
Stereo Equipment	960		
Television CRT	960		
Television Plasma/LCD	6000		
Game Components	335		
Other			
Other			
Sub-Total			$ 0.00

GARAGE/GARDEN SHED	Typical Estimated Value	Qty	Your Estimate
Air Conditioner (Port)	1080		
Blower/Vacuum	360		
Bicycle			
Camping Equipment	3000		
Fishing/Hunting Equipment	575		
Golf Clubs	2400		
Hobby/Collections			
Hoses	120		
Ladder	360		
Lawn mower	900		
Luggage	1020		
Tools Automotive	2400		
Tools Garden	540		
Tools General	840		
Tools Power	1200		
Wheelbarrow	265		
Workbench			
Tool Box	1200		
Surfboard	1200		
Fridge	2160		
Freezer	1200		
Other			
Other			
Sub-total			$ 0.00

GARDEN PATIO	Typical Estimated Value	Qty	Your Estimate
BBQ & Tools	695		
Children's Playground	720		
Dog Kennel	240		
Outdoor Furniture	1200		
Pots	720		
Other			
Other			
Other			
Other			
Sub-Total			$ 0.00

STUDY/HOME OFFICE	Typical Estimated Value	Your Estimate
Appliances (Small)	195	
Bookcase	480	
Books/Magazines	240	
CD Player	600	
Computer (desktop)	2400	
Computer (portable)	3000	
Computer/Software	2400	
Desk/Desk Chair	600	
Filing Cabinet	200	
Rug	1020	
Printer/Fax	960	
Other		
Other		
Other		
Sub-Total		$ 0.00

Other Items	A$ Value
Sub-Total	$ 0.00

Description of Vehicle, Boat or Trailer	Registration or Serial No.	A$ Declared Value - Market Value Only
Sub-Total		$ 0.00

SUB-TOTAL	
Main Bedroom	$ 0.00
Bedroom 2	$ 0.00
Bedroom 3	$ 0.00
Bedroom 4	$ 0.00
Living/Lounge Room	$ 0.00
Dining Room	$ 0.00
Entry/Foyer	$ 0.00
Bathroom/Laundry	$ 0.00
Kitchen	$ 0.00
Family Room	$ 0.00
Rumpus Room	$ 0.00
Garage/Garden Shed	$ 0.00
Garden Patio	$ 0.00
Study/Home Office	$ 0.00
Other	$ 0.00
Vehicle, Boat or Trailer	$ 0.00
Removal Costs	
TOTAL SUM INSURED	$ 0.00

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 Financial Services Guide (FSG), Product Disclosure Statement (PDS) and Insurance Policy Wording.

SIGNATURE: _____ DATE:

24/01/24

R J Nuss Removals Pty Ltd is an authorised representative of Cowden (VIC) Pty Ltd which holds Australian Financial Services Licence No 245658

Financial Services Guide

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

R J Nuss Removals Pty Ltd, ABN 35 000 932 141
708B Mowbray Road West
Lane Cove North NSW 2066
T: 02 9425 4600
E: sydney@nuss.com.au

R J Nuss Removals Pty Ltd, 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 R J Nuss Removals Pty Ltd provides to you. R J Nuss Removals Pty Ltd Authorised Representative No is 260812. Cowden (VIC) Pty Ltd is also responsible for the contents and distribution of this FSG. The distribution of this FSG by R J Nuss Removals Pty Ltd 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?	R J Nuss Removals Pty Ltd 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?	R J Nuss Removals Pty Ltd, is authorised to provide you with general advice only and not with tailored advice. You should read the warnings that we give you carefully before making any decisions about an insurance policy.
How will I pay for the services provided?	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.
How are we paid?	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 $5,000. The amount you pay us is based on the value of the goods we are removing or storing on your behalf. Our staff who arrange your insurance are paid a salary. They do not receive a bonus for arranging insurance for you.
Do you have any relationships or associations with insurer who issue the insurance policy or any other material relationships?	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. 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. You can obtain a copy of Steadfast's FSG at www.steadfast.com.au
What should I do if I have a complaint about your services?	We are a member of the Australian Furniture Removers Association (AFRA). AFRA handles all complaints or disputes about our services. Contact Executive Director at AFRA: 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?	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: Cowden (VIC) Pty Ltd's Complaints Officer, Mr Alan Tokeley:

a) Phone on (08) 9322 4822
b) Email at alan.tokeley@cowden.com.au
c) Mail to PO Box 60, West Perth WA 6872

Cowden (VIC) Pty Ltd will try and resolve your complaint quickly and fairly.

Cowden (VIC) Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA).

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:

a) Phone on 1800 931 678
b) Email at info@afca.org.au Website at www.afca.org.au
c) Mail to GPO Box 3, Melbourne VIC 3001

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 R J Nuss Removals Pty Ltd and Cowden (VIC) Pty Ltd provides, please contact us. Please return this document for your reference and any further dealings with R J Nuss Removals Pty Ltd or Cowden (VIC) Pty Ltd.