

PRODUCT	WHEN COVER COMMENCES		WHEN COVER CEASES	
	NTI WORDING	EXAMPLE	NTI WORDING	EXAMPLE
<p>INLAND CARGO*</p> <p>(Annually Renewable or Single Transit Cover)</p> <p>*Cover example is for General Goods only. It does not apply to Livestock and Motor Vehicles.</p>	<p>Cover commences when the Goods are first moved for the purpose of being loaded onto the Conveyance for transit to a destination outside the premises.</p>	<p>When the goods are picked up from the shelf in a warehouse to be immediately loaded onto a truck.</p>	<p>Cover terminates on completion of unloading of the Goods from the Conveyance in or at the final warehouse or place of storage at the contracted destination.</p>	<p>When the goods are delivered straight from the truck or van to an office/reception desk, loading dock or to a spot within a warehouse.</p>
<p>COMBINED CARGO (Import/Export)**</p> <p>(Annually renewable or Single Transit Cover)</p> <p>** Variations can apply due to Institute Clauses and IncoTerms.</p>	<p>Cover commences when the Goods are first moved for the Specific purpose of being loaded onto the Conveyance for transit to a destination outside the premises.</p>	<p>When the goods are picked up from the shelf in a warehouse to be immediately loaded onto a truck.</p>	<p>Terminates as provided within the transit clause of any applicable Institute Clauses. However Insured Transit is also extended to include unloading of the Goods from the Conveyance. ICC(A) Clause 8.1.1 - terminates on completion of unloading from the carrying vehicle or other conveyance in or at the final warehouse or place of storage at the destination named in the contract of insurance.</p>	<p>When the goods are delivered straight from the truck or van to an office/reception desk, loading dock or to a spot within a warehouse.</p>
<p>HOME CONTENTS TRANSIT</p> <p>(Single Transit Cover only)</p>	<p>If a Professional Carrier moves the Insured Goods, Cover commences when the Insured Goods are first moved by the Professional Carrier for the purpose of being packed.</p>	<p>When the removalist picks up your goods from your living room floor to pack the goods before loading them onto their removal vehicle.</p>	<p>If a Professional Carrier moves the Insured Goods, Cover ceases when the Insured Goods are last moved by the Professional Carrier at the Destination.</p>	<p>When the removalist places your goods into your premises at the destination house, home or apartment.</p>
<p>CARRIERS</p> <p>(Annual Cover only)</p>	<p>The ordinary course of transportation upon a Conveyance within Australia from the time You or any person acting on Your behalf first move the Cargo for the purpose of being conveyed to a destination outside the premises at which loading takes place.</p>	<p>When You pick up the goods from the consignor's nominated premises, either beside the truck or off a loading dock or from within a warehouse.</p>	<p>The ordinary course of transportation upon a Conveyance within Australia from the time You or any person acting on Your behalf unloads the Cargo from the Conveyance and last movement of the Cargo from the Conveyance at the intended destination.</p>	<p>When You complete the delivery of the goods to the nominated consignee's location, at either to an office/reception desk, loading dock or to a spot within a warehouse.</p>

Want to know more? This is just a summary, but for full details of what is and isn't covered please refer to the relevant policy wording. This document is effective for policies purchased on or after 15/10/19.