

TRYG INSURANCE Insurance for removal of goods

This insurance covers damage to removal goods where the Ministry of Foreign Affairs (MFA) pays freight costs for the secondment, recall or transfer of seconded staff worldwide in accordance with the conditions below.

Movement within the site/post is covered provided MFA has initiated the removal. If the move is private and not paid for by MFA, the insurance does not cover it.

The insurance takes effect when the insured objects are handed over to the removal firm to begin the removal and continues during the normal course of the removal until the removal firm has made delivery at the agreed destination. The insurance also covers packing and unpacking carried out by the removal firm in connection with the removal.

Damage to household effects which have been stored and paid by MFA and where it can be assumed that this occurred in connection with or during the removal is also covered.

Damage to items brought for other households is not covered by this scheme, as items from other households may not be included in the move.

Transport of goods	
Insurance sum DKK 1.000.000	
Transport of goods	Damage to removal goods where the Ministry of Foreign Affairs pays freight costs for the posting, recall or transfer of seconded staff worldwide in accordance with the these conditions.
Insured items	<p>Removable property, motorcycles, valuables and personal effects belonging to the person seconded and his family during transport to the place of employment and return after end of contract.</p> <p>The insurance does not cover jewellery, orders and other valuables of precious metals.</p> <p>Silver cutlery and other silverware (excluding jewellery) may be covered provided the following precautions are taken:</p> <p>A specification of the value of each item is submitted to the Supplier before the risk commences. The silverware shall be handed over separately to the removal firm for unpacking. On receipt at destination, in the event of a claim, a note shall be made on the consignment note and the damage shall be reported immediately to both the supplier and the carrier.</p>

Scope	The insurance covers shipments against total loss, fire, theft and damage resulting from an accidental 'house-to-house' incident. Accidental event" means any extraordinary event (occurring during transport) which could not have been foreseen at the time the insurance was taken out. Also during stay and storage during transport. However, this cover shall be subsidiary to any private insurance (home or family) taken out by the staff member.
By ship, ferry, car, rail, mail and air	DKK 500.000
During storage in connection with transport of goods until final destination is reached	DKK 500.000
During transit stay in one and the same warehouse, quay, railway station or other location during the insured transports.	DKK 1.000.000 Stay in warehouse after release beyond 60 days must be notified to the supplier.
War risk	Covered at present under TRYG Standard Conditions 40.10. For land transport, World Wide excl. Iraq
Own risk for motorcycles	DKK 20.000

If damage occurs during the move, both the Supplier and the carrier must be notified immediately in writing of the nature and extent of the damage.

As soon as possible thereafter, all relevant documents and an inventory of missing or damaged effects and their value shall be forwarded to the Supplier.

In the event of damage/loss, compensation shall be calculated as the replacement cost of equivalent new items, with reasonable deduction for age, use, reduced usefulness or other circumstances, in accordance with the depreciation rules in force from time to time in the private sector.

Scope of insurance

The insurance covers physical damage to or loss of the insured objects as a result of an accidental event affecting them. Accidental event' means any extraordinary event (occurring during transport) which could not have been foreseen at the time the insurance took effect.

In addition, the following are covered:

- contributions to the general average (common average) and salvage calculated in accordance with the applicable law and practice
- physical damage to or loss of the insured objects caused by persons participating in strikes, lockouts, other disturbances, riots and/or by terrorists or persons acting from political motives
- damage to or loss of the insured objects as a result of:
 - war or warlike events as well as mines, torpedoes and the like, even in peacetime
 - riots or civil disturbances in which weapons of war are used
 - arrest, seizure or similar measures taken by governments or authorities as a result of events covered by the above

The insurance does not cover during storage, i.e. the insurance ceases immediately when the objects enter a storage warehouse.

The following are not covered:

The insurance does not cover damage, loss or costs resulting from:

- the insured person has caused the insured event by an act or omission intentionally or through gross negligence.
- the inherent nature of the insured objects, including their inability to withstand the normal stresses and strains of the move.
- unsuitable or defective packing/unpacking or preparation of the insured objects, including liquids, for removal, unless this has been carried out by the removal company itself or someone for whom it is responsible.
- unsuitable or defective stowage in the container or means of transport, unless this has been carried out by the removal firm itself or by someone for whom it is responsible
- delay, whatever the cause.
- the unsuitability of the means of transport, container or similar for the proper transport of the insured objects. This provision shall apply only if the insured is aware of such unsuitability at the time when the insured objects are loaded into the means of transport, container or similar.
- release of nuclear energy, fission or fusion in connection with nuclear weapon explosions or nuclear weapon detonations.
- absence, absenteeism or retention of labour resulting from strikes, lock-outs, other disturbances or riots.
- arrest, seizure or similar measures taken by the government or authorities of the insured's country of origin.

Specific exclusions

The insurance does not cover - notwithstanding other provisions of these conditions - damage, loss, costs or liability which are a direct or indirect consequence of or arising from:

- Ionising radiation or radioactive contamination caused by nuclear fuel, nuclear reaction or nuclear waste.
- radioactive, toxic, explosive, or other contaminating properties of nuclear facilities, nuclear reactors, or other nuclear installations and components thereof.
- weapons or other devices employing atomic energy or nuclear fission and/or fusion or other similar reaction or radioactive force or substance.
- radioactive, toxic, explosive or other contaminating properties of any. radioactive substance. This exemption does not cover radioactive isotopes, other than nuclear fuel, when such isotopes are produced, transported, stored or used commercially in agriculture, medicine, science or for other similar peaceful purposes.
- chemical, biological, biochemical or electromagnetic weapons.

Reimbursement statement:

- As far as possible, the compensation should put the insured in the same financial situation as immediately before the damage occurred (as described below):
- The supplier can choose between the following ways to compensate the loss:
- either pay what it costs to have the insured item repaired. If the insured object, including in particular works of art, does not lose its character and appearance, the insured person cannot claim for loss of value or obtain, or deliver, an object identical or similar to the insured object or compensate by paying the loss in cash
- For items purchased as new, less than 2 years old and otherwise undamaged, the replacement cost of equivalent new items shall be reimbursed.
- For items more than 2 years old or purchased second hand, the replacement cost of equivalent new items shall be paid, with a reasonable allowance for any depreciation in value due to age, use, diminished utility or other circumstances.
- For electronic appliances such as: kitchen appliances, radios/TVs, HIFI equipment, white goods, vacuum cleaners, PCs with accessories, mobile phones and similar, which were

otherwise undamaged before the damage, compensation will be paid according to this table:

Age (years)	% of replacement cost as new at time of damage
0-2	100
2-3	85
3-4	75
4-5	65
5-6	50
6-7	40
7-8	30
8-	20

Underinsurance

If the value of the insured objects exceeds the sum insured, this constitutes underinsurance, which reduces the liability to pay compensation.

For example, if the value of the insured objects is twice the sum insured, only half of the loss will be compensated.

Documentation

In order to be compensated, you must be able to prove or demonstrate that the damaged or lost objects were part of the removal goods and that their age and value are as stated in the claim.

Receipts/invoices for the purchase, purchase contract, or adequate description or photos should be attached to the claim.

Other

The insurance shall not cover for the benefit of the removal firm and/or others in whose care the insured items are or have been entrusted.