

# Application for Transit Insurance - Pastors



Please send completed form to LCA Insurance Fund,  
C/- 197 Archer St, North Adelaide SA 5006 or via email  
to [accountant@lca.org.au](mailto:accountant@lca.org.au) for initial approval.

Kaurna Land  
197 Archer Street  
(PO Box 731)  
North Adelaide SA 5006  
Tel 08 8267 7330  
[insurance@lca.org.au](mailto:insurance@lca.org.au)  
[www.lcainsurance.org.au](http://www.lcainsurance.org.au)

NAME OF APPLICANT: \_\_\_\_\_

MOBILE PHONE NO. \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

UPLIFT ADDRESS \_\_\_\_\_

DESTINATION: \_\_\_\_\_

Address to send invoice for payment –

Uplift address (as above) ☐ or Destination address ☐ or LCA National Office ☐

Pick Up Date:     /     /     Estimated Arrival Date:     /     /     .

Means of Transport (Road, Air, etc.): \_\_\_\_\_

Transporting Co. Address: \_\_\_\_\_

\_\_\_\_\_ Phone No. ( \_\_ ) \_\_\_\_\_

## Reinstatement & Replacement Cover

Full Declared Value: \$ \_\_\_\_\_

(Note that the LCA only pay for the cover on the first \$131,900 and this includes a library allowance of \$32,200. The balance is a personal cost and is required to be taken, otherwise averaging applies)

Packed By: Carrier ☐ Personally ☐ Both ☐ (please tick)

Items to be Specified: e.g. artwork, curio, jewellery of high value

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Additional Information

\_\_\_\_\_  
\_\_\_\_\_

I, \_\_\_\_\_, confirm that the above declared  
value of \$ \_\_\_\_\_ represents the full value of my household furniture and effects.

I request insurance cover from the Lutheran Church Insurance Fund subject to the terms and  
conditions shown on the reverse side of the application form.

SIGNED: \_\_\_\_\_

DATE:     /     /

## **SINGLE TRANSIT HOUSEHOLD REMOVAL PROTECTION TERMS AND CONDITIONS AS FOLLOWS**

The cover provided is restricted to household furniture and effects (vehicles not covered), hereinafter called Property and does not include "Items not covered" as shown below.

Members contribution excess is \$500 (This is the excess you will be required to pay in the event of a claim).

### **REINSTATEMENT & REPLACEMENT COVER**

In the event of Property being lost, destroyed or damaged as a result of one or more of the risks covered, we will pay the cost of replacement as new without deduction in respect of depreciation. We may elect to repair or replace any item instead of paying you its value. This Reinstatement and Replacement cover does not include the following as they are covered for depreciated/appreciated value:

- (a) Clothing, household linen, curtains, drapes or carpets.
- (b) Property more than ten (10) years old from the date of purchase when new

Full Value Clause: In the event that the value of the property is greater than the value declared the applicant shall be considered to be their own protector for the difference and shall bear a proportionate share of any claim accordingly. Each item of the property shall separately be subject to this condition.

### **CONDITIONS OF COVER:**

Full Cover means cover against Accidental loss and/or damage except as shown below.

#### **1. ITEMS NOT COVERED**

The trunks, cases, boxes and other receptacles in which the property is contained, cash bank notes, bonds negotiable instruments, deeds, travelling tickets, coupons or securities of any kind, jewellery, stamp or medal or coin collection.

#### **2. SCOPE OF COVER**

This cover attaches from the time the property is placed in the care of the removalist's personnel for packing or removal at the uplift address, until completion of delivery at address of destination, including all transit and temporary storage up to 7 days in the normal course of transit.

#### **3. CLAIMS**

Must be notified in writing to LCA Insurance immediately the applicant or his/her agent becomes aware of loss and/or damage but in no case later than seven days after completion of delivery and such claim must be substantiated in writing within 30 days of completion of delivery.

#### **4. PAIR AND SET AND MATCHING PIECE CLAUSES**

In the event of loss and/or damage to any articles forming part of a pair or set or matching pieces, the Fund's liability shall be limited to the value of such part or parts which may be lost or damaged, without any reference to any special value which such article or articles may have as part of such pair or set or matching piece, nor shall it exceed the proportionate part of the indemnified value of such pair or set or matching piece.

The value of any curio, picture, or other work of art, fur, gold or silver object, Persian or similar rug or carpet is restricted to \$500 per article or set, unless the full value is specifically declared and included in the Full Declared Value.

#### **5. EXCLUSIONS**

The Fund shall not be liable for loss, damage or expense caused:

- (a) by moth, vermin, mould, wear and tear or gradual deterioration, mechanical and/or electrical and/or electronic derangement, inherent vice or nature of the subject matter insured, climatic and/or atmospheric conditions, or by delay.
- (b) by deterioration, seepage, or spillage of liquors and wines, or in the case of sparkling wines and fermenting liquors - explosion.
- (c) to or by foodstuffs and liquors where manufacturers' seals are broken prior to uplift.
- (d) to or by hazardous or inflammable materials.
- (e) by strikers, locked out workmen or persons taking part in labour disturbances, riots or civil commotions or resulting from strikes, lock-outs, labour disturbances, riot or civil commotions.