

Goods in Transit (Own Vehicles) Insurance

Quick Reference Guide

This Quick Reference Guide provides a snapshot of the latest changes that have been made to the Goods in Transit (Own Vehicles) Insurance policy wording.

The new Goods in Transit (Own Vehicles) Insurance policy wording will be effective for policies incepting from:

- New Business and Renewals – 30 November 2022

Note: This information is intended as a guide only. Please review the policy wording for full details of coverage provided. Exclusions, limits and conditions apply.

Legend: ✓ = Was included ✗ = Not included



Sections of document	Updated Goods in Transit (Own Vehicles) Insurance AMJN-019216-2022	Expiring Goods in Transit (Own Vehicles) - PCUS-013960-2018
Welcome to Zurich		
About Zurich	Amended to reflect current organisational status	✓
Privacy	Amended to reflect changes to privacy legislation	✓
General Insurance Code of Practice	Amended to the current code	✓
Complaints and Disputes Resolution process	Amended to the current process	✓
The cover		
	Amended to include the word 'physical' before "...loss of or damage to goods..."	Previously did not specify 'physical' loss of or damage to damage to goods
Definitions		
Communicable disease	Newly added, previously included in "Additional Conditions of Insurance" in the policy schedule	✓

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Exclusions		
Communicable disease	Newly added, previously included in "Additional Conditions of Insurance" in the policy schedule	✓
Cyber risks	Newly added, previously included in "Additional Conditions of Insurance" in the policy schedule	✓