How your goods are covered while we move them

Every job we arrange runs under a Goods in Transit insurance policy held by Flowstate Logistics. This page says in plain words what that policy does for you, up to what amount, and where it stops. It is a summary, not the policy itself.

$100,000	Road + rail	Australia	$50,000	$50,000
ANY ONE LOAD	HOW IT TRAVELS	ANYWHERE WITHIN	CONTAINER, WITHIN THE LOAD LIMIT	CLEAN UP, ON TOP OF THE LIMIT

What is covered

Physical loss of or damage to your goods caused by an accident, or by the deliberate act of someone else, while they are in our care or the care of the carriers we book for the move.

- From when we or our carrier first move your goods to load them, through the whole journey, until we or our carrier last move them at delivery. This includes theft and goods that go missing in transit. Your own packing before pickup and unpacking after drop off sit outside the cover.
- Every leg of the trip we arrange: the truck to the rail terminal, the train, the truck at the other end, and time at a terminal waiting for the next leg. Time held because you asked us to hold the goods is storage, and is not covered.
- Goods falling or coming loose because a chain, strap or other restraint breaks, where the vehicle suited the load and the goods were properly packed and secured to the Load Restraint Guide.
- Packaging and shipping containers in our care, up to $50,000, where we are legally liable for damage from an insured event. That applies whether the container is ours, the carrier's or your own, and it sits within the $100,000, not on top of it.
- Reasonable costs to salvage your goods and send them on, and to clean up an accident site, up to $50,000 on top of the sum insured.
- Household and personal effects, including used furniture, are covered as general goods.
- Cover is comprehensive. It responds to an accident or the deliberate act of someone else, and it does not depend on proving that we or the carrier were at fault.

What it is worth

Goods are valued at their invoice cost, plus any costs of the move not already on the invoice. If there is no invoice, at their market value, or what it would cost to replace them with goods of the same age and condition, on the day the move started. The most the policy pays for any one load, or any series of losses from one event, is `$100,000`.

If you are moving more than that in one load, tell us before we book and we will look at extra cover for the job.

Tell us first

These sit outside our standard cover or carry their own limits. Tell us what is going before we book. We will either arrange separate cover for the job through our broker and price it in, or point you to them directly, so nothing is found out after the event.

- Motor vehicles, caravans, motorbikes and heavy machinery.
- Aircraft, boats and other watercraft.
- Specialised or high value equipment, and any single load worth more than $100,000.
- Cash, jewellery, precious metals, collectables and artwork.
- Computers, electronics and data. Covered as standard where the loss comes straight from theft, fire, lightning or explosion, collision or impact, overturning or derailment, falling objects, or storm and flood.
- Refrigerated or perishable goods, live plants and livestock.
- Tobacco or alcohol. Covered up to $50,000 wholesale in one load, with a $2,500 excess on theft claims.
- Project cargo, such as wind farm components, and transportable homes.
- Goods that need to be held in storage along the way.

Not covered

The policy excludes these.

- Wear and tear, ordinary leakage or loss of weight, or a fault in the goods themselves.
- Mechanical, electrical or electronic breakdown where nothing on the outside shows an insured event happened.
- Delay, loss of market or other flow-on losses. Separately, where insured damage to your goods causes you a loss of profit and we are legally liable for it, the policy covers us for up to $100,000 an event.
- Damage caused on purpose by us or a carrier we booked, or where the driver was affected by drugs or alcohol and we knew, or should reasonably have known.
- War, terrorism, nuclear or radioactive events, and confiscation by any government or authority.
- Communicable disease and cyber events.
- Fines, penalties or punitive damages.

What we ask of you

- Pack and secure the contents so nothing shifts in transit. The cover assumes the goods were packed properly for the trip.
- Tell us the true weight and what is inside. Cover for a load rests on what was declared.
- Lock or seal the container for rail, and keep a note of the seal number. That is our request, not an insurer condition.
- Follow the steps below if something goes wrong. The insurer can reduce or refuse a claim where they are not followed.

If something goes wrong

1. Tell us straight away, and within 30 days at the latest. The sooner we know, the sooner it moves.
2. Keep the damaged goods and packaging, take photos, and do what you reasonably can to stop further damage. The insurer may want to inspect them.
3. Do not arrange repairs until the insurer has agreed in writing. That protects your claim.
4. Theft, or a crash involving another vehicle, must be reported to the police.
5. We lodge and run the claim with the insurer. The policy is ours, so the claim runs through us and you deal with us, not with them.
6. Tell us if you hold your own insurance over the goods. The insurer needs to know about it. If the insurer pays and then pursues whoever caused the loss, you may be asked to help with information.

> Settlement can be by payment, repair, reinstatement or replacement, and the insurer consults us on which is used. An excess applies to each claim, as set out on the policy schedule. If you are GST registered, payments are reduced by any input tax credit you can claim.

About this page. The policy is a Goods in Transit (Carriers) Insurance policy, number `5085954ZMC`, issued by Zurich Australian Insurance Limited to Flowstate Logistics, current from 24 September 2026. Flowstate is the insured party and the insurer indemnifies the owner of the goods at our request. You are not a party to the policy and cannot claim on it directly. Cover applies to moves that start during the policy period. This summary is written to help you understand the cover in plain words. It is not the policy, it is not advice about your own insurance needs, and the policy wording and schedule prevail over anything here. Ask us if you would like a certificate of currency.

Flowstate Logistics Pty Ltd, ABN 90 695 526 580 ops@flowstatelogistics.com.au