CONTAINER TRANSPORT

Understanding Your Transit Insurance
Every consignment you ship travels under one of two Vero Marine insurance policies, depending on the route. Both come from the same insurer and follow a similar structure — cover, extensions, exclusions and conditions — but they protect different types of freight. Transit International covers goods moving to or from New Zealand, while Transit NZ covers general cargo moving domestically. Here's what each one means for your business.

Transit Insurance - Domestic (within New Zealand)
Transit NZ covers general cargo moving within New Zealand, with a choice between full accidental damage cover or a lighter option limited to fire, flood, or an accident involving the carrying vehicle. Cover starts the moment cargo is lifted for transport and ends on delivery, with separate timing for machinery that isn't moved straight to its final position. Consignees also have 30 days after delivery to unpack and inspect the goods before reporting any damage, giving businesses time to catch issues without rushing a claim. Liability caps out at NZ$250,000 per load, with lower limits for electronics, used machinery and art, and the usual exclusions apply for bad packing, delay and war.

Transit Insurance - International (to/from New Zealand)
Transit International covers household goods, personal effects, motorbikes, caravans, vehicles, boats and watercraft on international journeys. The cover runs from pickup through to delivery, plus an additional 60 days after the goods land in/leave New Zealand, and it includes several useful extras along the way. General average, expedited airfreight after a claim, and defence and recovery costs all sit within the policy, each capped at its own limit. Cash, jewellery, high-value art, and anything shipped on deck outside a sealed container are not covered, along with standard exclusions for poor packing, wear and tear, and war. Deductibles start at NZ$250 for household goods and rise to 1% of the sum insured for vehicles and boats.

Need help choosing the right cover?
The right policy depends on what you're moving and where it's headed. Get in touch with our team, and we'll talk you through the cover that fits your freight before you book.

This is a general summary for information purposes only and doesn't replace the full Vero Marine policy wording, which sets out the complete terms, conditions and exclusions that apply.