

**Coverage Highlights**

We understand that moving is a busy and stressful time, but it is very important that you understand the terms and conditions of your household goods coverage in order to properly protect your goods and protect your claim in the unlikely event of loss or damage to your shipment. To assist you with this process we have developed the following highlights of common questions and issues.

<p><b>TYPE OF COVERAGE</b></p>	<ul style="list-style-type: none"> <li>➤ Coverage applies for 365 days from the day of packing until the delivery date.</li> <li>➤ <b>Weight Based:</b> Net weight at \$8.50 per pound</li> <li>➤ <b>Items valued over US \$2,500:</b> You must describe and declare item(s) valued at \$2,500 or more on the attached high value inventory form. Maximum extended liability protection will be limited to \$2,500 for any high value items not declared prior to the move. It is recommended that for items of high intrinsic value that you obtain, at your own personal expense, an appraisal of such items prior to shipment. The company will require evidence of value (appraisal or bill of sale) in the event of loss or damage, prior to packing. Proof of purchase may also be required for clothes, shoes and handbags with individual values at or above US \$2,500. You may wish to carry such appraisals with you rather than packing them with your shipment, or you may send copies of them along with your High value inventory form. These items will also require a condition report from origin and photos to document the condition before packing. If not provided, settlement could be limited to \$2,500. <b>An appraisal or purchase receipt must be provided for all items over \$10,000, and receive approval prior to packing.</b></li> <li>➤ 100% Coinsurance Clause: The transferee must declare the full value of the entire shipment at the time of shipment. If under-valued, the transferee will bear a proportional share of any loss.</li> </ul>
<p><b>CONSIDERATIONS WHEN ORIGIN IS A SELF OR MINI STORAGE FACILITY</b></p>	<ul style="list-style-type: none"> <li>➤ The movers must re-inventory and re-pack the entire shipment. Damages are not covered unless all boxes and furniture in the self-storage unit have been repacked and re- wrapped by the assigned to carrier. Under no circumstances will extended liability protection be considered for miscellaneous items claimed to be missing from inside a carton or for damages documented on the origin inventory by the assigned carrier. <b>If your shipment has been stored with another mover, there will need to be a repack and inventory of the shipment.</b></li> </ul>
<p><b>VEHICLE COVERAGE EXLUSIONS</b></p>	<ul style="list-style-type: none"> <li>➤ Loss or damage to an automobile while being driven under its own power except while on the premises of the port and while in the care, custody or control of the freight forwarder or his/her designated agent</li> <li>➤ Loss or damage to an automobile transported by Car Carrier unless specific coverage has been requested</li> <li>➤ Loss or damage caused by scratching, denting or marring of an automobile unless the forwarder and owner both agree and sign a "certificate of condition report" or similar document stating the condition of the automobile prior to shipment, noting all defects.</li> <li>➤ Goods packed in autos, trailers, or boats</li> <li>➤ Non-factory installed auto/trailer/motorcycle/boat accessories not specifically declared and valued for coverage</li> <li>➤ If there is a vehicle in the shipment, this will be placed on its own certificate. Separate deductible (if applicable to your policy) will apply.</li> <li>➤ There is no coverage for mechanical and electrical derangement on motorized vehicles.</li> <li>➤ Autos are valued at actual cash value per approved auto valuation services of Kelley Blue Book or NADA.</li> </ul>
<p><b>PROHIBITED ITEMS</b></p>	<ul style="list-style-type: none"> <li>➤ Firewood, lumber or building materials</li> <li>➤ Hazardous materials such as explosives, chemicals, flammable materials, firearms, ammunition and garden chemicals.</li> <li>➤ Perishables including food and plants</li> <li>➤ Tobacco</li> </ul>
<p><b>Comprehensive Coverags</b></p>	<ul style="list-style-type: none"> <li>➤ <b>Electronics and Appliances:</b> Mechanical derangement coverage is available only to items less than 6 years old. Subject to goods being professionally packed. Does not cover pre-existing conditions. This coverage does not apply to automobiles.</li> <li>➤ <b>Pairs &amp; Sets:</b> In the event of loss or damage recoverable to any item or items forming part of a pair or set, the indemnity will be limited to the reasonable and fair reduction in value of the pair or set by reason of the loss or damage to the affected item(s) and based on the importance of the affected item(s) within the pair or set</li> <li>➤ <b>Mold and Mildew:</b> Coverage for items with mold and mildew is available only to items professionally packed. NOTE: These coverages do not apply to Automobiles.</li> <li>➤ Alcohol, liquor, and wine: Coverage is limited to breakage; spoilage and leakage are not covered.</li> <li>➤ Acts of War, Strikes, Riots and Civil commotion. Excluding OFAC Restricted Countries.</li> </ul>

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<p><b>EXCLUDED ITEMS</b></p>	<ul style="list-style-type: none"> <li>➤ Batteries and/or damaged caused by batteries.</li> <li>➤ Atmospheric/Climatic conditions (i.e. rust, shrinking, expanding or warping of wood etc.)</li> <li>➤ Currency, gift cards, or any negotiable instruments</li> <li>➤ Important papers and documents including, but not limited to: accounts, bills, deeds, personal or professional papers, passports, and securities.</li> <li>➤ Jewelry (including costume), or precious stones and watches, furs</li> <li>➤ Loss or damage to items crated by contractors, but un-crated by someone else</li> <li>➤ Contributory damage or negligence including, but not limited to items where crating is recommended but not authorized</li> <li>➤ Lithium ion batteries used to power hover boards or other devices are known to be hazardous, and should not be included in a household goods shipment. Any damages resulting from the ignition and combustion of lithium ion batteries used to power hover boards or any other devices will not be covered</li> <li>➤ Items claimed missing unless specific notations are made on the delivery paperwork to support the loss</li> <li>➤ Merchandise for sale or exhibition</li> <li>➤ Goods or merchandise shipped unlawfully as provided by applicable law, decree, customs, or regulation</li> <li>➤ Goods originating from or delivering into self-storage facilities unless proper procedures are followed</li> <li>➤ Data contained on disc, tape, flash-drive, external hard-drive, or any other removable media</li> <li>➤ Ordinary wear and tear</li> <li>➤ Hazardous materials</li> <li>➤ Loss or damage caused by gradual deterioration, discoloration, wear and tear, moths, insects, vermin, bed bugs, loss or damaged attributed to fumigation or contamination of the shipment from any cause, inherent vice (wrinkled clothing, including shoes, and handbags.)</li> <li>➤ Live plants</li> <li>➤ Calibration and / or tuning of any item, machine, device, or equipment.</li> <li>➤ Items left at origin residence, and items not listed in the inventory prepared at origin. Items not shipped are not covered.</li> <li>➤ Perishables and/or spoilage of the contents of freezers or refrigerators</li> <li>➤ Boats and trailers over 16 feet</li> <li>➤ Eyeglasses, contact lenses, hearing aids</li> <li>➤ Pets and livestock</li> <li>➤ Collections including but not limited to: coins, stamp, comic books, sports memorabilia, etc. unless specifically declared and submitted for consideration and approval prior to packing</li> <li>➤ Wearable technology</li> <li>➤ Act of government officials and customs authorities, including confiscation. Consequential losses due to delay are not covered.</li> <li>➤ Loss or damage caused by terrorist attacks to goods in transit or in permanent storage.</li> <li>➤ Consequential loss or damage as a result of direct loss or damage to covered goods. This includes, but is not limited to, rental charges, inconvenience, loss of time or use and depreciation</li> <li>➤ Depreciation arising from inadequate or substandard repairs or restoration of a damaged item Owner packed goods (PBO) for breakage, scratching, denting, chipping, staining or tearing unless caused by fire, stranding, sinking or collision of a vessel or vehicle transporting goods</li> <li>➤ Missing and/ or damaged items from within containers which were not packed by the current household goods moving company, unless loss/ damage is caused by a direct result of a fire, sinking, overturn, collision, or theft of the transporting conveyance.</li> <li>➤ Coverage applies to economic loss only. No coverage is available for loss of sentimental value.</li> <li>➤ Contraband of any kind</li> </ul>
<p><b>CONSIDERATIONS WHEN DELIVERY TO SELF STORAGE / MINI STORAGE FACILITY OF ANY KIND</b></p>	<ul style="list-style-type: none"> <li>➤ Pre-existing damages are not covered. The storage facility is considered final delivery. The extended liability protection terminates and only claimed items supported by specific written exceptions on the mover's documents will be considered if a claim is submitted. A written claim must be received within 90 days from the date of delivery into the self-storage unit, and the items need to be made available for inspection. Again, you must notate any damage and/or missing items on the crew leaders' copy of the moving documents at the time the goods are being delivered into the self-storage facility or the claim will be denied. Deliveries into detached garages, barns, sheds, or similar structures will be considered delivery into self-storage.</li> </ul>
<p><b>MISSING ITEMS</b></p>	<p><b>Important information regarding missing items:</b> During delivery, you must note any missing boxes on the delivery paperwork at the time of delivery. You must also make note of anything missing from within the boxes. Failure to do this will result in a claim denial for any items you report as missing that are not documented on the delivery paperwork. Additionally, missing items claims must be filed immediately after delivery.</p>

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