

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 insure 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>TYPE OF COVERAGE</p>	<ul style="list-style-type: none"> ➤ Coverage applies for 180 days from the day of packing until the delivery date. ➤ Value Inventory: Please provide an inventory of items you will be taking with you to your new home. Items that are not declared and valued may not be eligible for coverage in the event of loss or damage. ➤ Proof of purchase may also be required for clothes, shoes, and handbags with individual values above US \$1,500. 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 Declaration 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 \$1,500. 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. Artwork and Antiques valued at or above \$10,000 must have prior approval from Unirisc before packing. ➤ If there is a deductible on the policy, it will be applied to any certificate in the event of a claim. If you have both a household claim and vehicle claim, the deductible will be applied to both. ➤ 100% Coinsurance Clause: The insured must declare the full value of the entire shipment at the time of shipment. If under-insured, the insured will bear a proportional share of any loss. ➤ Additional Terms and Conditions
<p>CONSIDERATIONS WHEN ORIGIN IS A SELF OR MINI STORAGE FACILITY</p>	<p>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 carrier. Under no circumstances will insurance coverage 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. If your shipment has been stored with another mover, there will need to be a repack and inventory of the shipment.</p> <ul style="list-style-type: none"> ➤ 7 tips to Avoid Missing Items
<p>VEHICLE COVERAGE EXCLUSIONS</p>	<ul style="list-style-type: none"> ➤ Loss and/or damage of any type to an automobile or motorcycle while being driven under its own power except for the purpose of loading and unloading. ➤ Non-factory installed accessories and/or removable items on automobiles, motorcycles and boats unless specifically and individually declared and valued for insurance coverage. Tools, batteries, extra tires, antennas, air bags and/or personal property shipped in automobiles, motorcycles and boats are not insured. Excludes mechanical and electrical derangement. ➤ Scratching, denting, chipping, or marring of automobiles, motorcycles, and boats unless the shipper and the owner both agree to sign a "Condition Inspection Report" or similar document portraying the condition at origin and again at destination, noting all defects, if any. This policy excludes any coverage for recreational vehicles. ➤ 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. ➤ There is no coverage for mechanical and electrical derangement on motorized vehicles
<p>PROHIBITED ITEMS</p>	<ul style="list-style-type: none"> ➤ Firewood, lumber or building materials. ➤ Hazardous materials such as explosives, chemicals, flammable materials, firearms, ammunition, and garden chemicals Hazardous and restricted materials list:
<p>Comprehensive Coverages</p>	<ul style="list-style-type: none"> ➤ Acts of God ➤ Acts of War, Strikes, Riots and Civil commotion. Excluding OFAC Restricted Countries. OFAC Country List

Initials _____ I acknowledge that I have read above Coverage Highlights

- IMPORTANT INFORMATION -

<p>EXCLUDED ITEMS</p>	<ul style="list-style-type: none"> ➤ Batteries and/or damaged caused by batteries. What can be shipped ➤ Mold & Mildew Coverage ➤ Pairs & Sets Coverage ➤ Mechanical & Electrical Derangement ➤ Atmospheric/Climatic conditions (i.e. rust, shrinking, expanding or warping of wood etc.) ➤ Currency, gift cards, or any negotiable instruments ➤ Important papers and documents including, but not limited to: accounts, bills, deeds, personal or professional papers, passports, and securities. ➤ Jewelry (including costume), or precious stones and watches, furs ➤ Loss or damage to items crated by contractors, but un-crated by someone else ➤ Contributory damage or negligence including, but not limited to items where crating is recommended but not authorized ➤ 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 ➤ Items claimed missing unless specific notations are made on the delivery paperwork to support the loss ➤ Merchandise for sale or exhibition ➤ Goods or merchandise shipped unlawfully as provided by applicable law, decree, customs, or regulation ➤ Goods originating from or delivering into self- storage facilities unless proper procedures are followed ➤ Data contained on disc, tape, flash-drive, external hard-drive, or any other removable media ➤ Ordinary wear and tear ➤ Hazardous materials ➤ 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 ➤ Live plants ➤ Calibration and / or tuning of any item, machine, device or equipment. ➤ Items left at origin residence, and items not listed in the inventory prepared at origin. Items not shipped are not insured. ➤ Perishables and/or spoilage of the contents of freezers or refrigerators ➤ Boats and trailers over 16 feet ➤ Eyeglasses, contact lenses, hearing aids ➤ Pets and livestock ➤ 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 ➤ Wearable technology ➤ Act of government officials and customs authorities, including confiscation. Consequential losses due to delay are not covered. ➤ Loss or damage caused by terrorist attacks to goods in transit or in permanent storage. ➤ 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 ➤ 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 ➤ 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. ➤ Coverage applies to economic loss only. No coverage is available for loss of sentimental value. ➤ Contraband of any kind
<p>CONSIDERATIONS WHEN DELIVERY TO SELF STORAGE / MINI STORAGE FACILITY OF ANY KIND</p>	<ul style="list-style-type: none"> ➤ Pre-existing damages are not covered. The storage facility is considered final delivery. The insurance coverage 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 45 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.
<p>MISSING ITEMS</p>	<p>Important information regarding missing items: 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>

Initials _____ I acknowledge that I have read above Coverage Highlights

- IMPORTANT INFORMATION -

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Application for Insurance

Name

Pack Date

Origin Street Address Origin City, State, Country, Zip

Destination Street Address Destination City, State, Country, Zip | Home Email Address Office Email Address

Moving by (check one): Land Sea Air

ALL RISK COVERAGE

ITEMIZED VALUED INVENTORY

I have selected the Itemized Valued Inventory option. Attached is a complete Valued Inventory.

Total value of all itemized personal effects (the entire shipment from the valued inventory) \$

Total Vehicles (from the valued inventory) \$

Shipping charges \$

Grand Total (specify currency) \$

TOTAL LOSS COVERAGE - Only used if not insured by ALL RISK coverage

I have selected Total loss coverage. Warranted free of particular average unless caused by stranding, sinking, burning, and/or collision of the vessel; but to pay the insured value of any merchandise and/or goods jettisoned and/or washed overboard, irrespective of percentage **No coverage for partial loss. Including theft and or non delivery of the entire shipment .**

Total Loss Value \$

I have declined insurance coverage for my goods.[Only check this box if you are NOT purchasing insurance coverage

I understand that I must notify my move if my goods are in storage longer than 180 days & an additional premium will be charged for this coverage.

I have had explained to me the key features and benefits of this product. I have read the Terms and Conditions. I understand that these shall form the basis of the proposed contract between myself, UNIRISC and their Underwriters. I also understand that the Mover/Forwarder is acting on my behalf in securing this coverage, but they are not agents of UNIRISC and have no authority to change any condition of coverage.

Signature

Date



VALUED INVENTORY FORM

This form must be completed and returned to your Move Coordinator prior to the packing of your shipment.

Single high value items or collections over \$1,500 must be specifically declared and valued

Transferee Name	Pack Date	Moving Company	
Shipment Origin (city or state/prov. & country)		Shipment Destination (Complete address)	

INSTRUCTIONS: Declare the Replacement Cost at destination of all items in your shipment, or submit your own legible listing of items and their Replacement Cost. **Items not declared and valued are not insured**, and the coverage cannot exceed the insured amount. To ensure full liability protection, please list your goods for their full value. Items grouped together are considered to be of equal value.

A. LIVING ROOM			E. LINEN/CLOTHING			H. BEDROOM NO. 1 (Master):			L. MISCELLANEOUS		
Article	No. Item	Replace. Cost	Article	No. Item	Replace.	Article	No. Item	Replace. Cost	Article	No. Item	Replace. Cost
Sofa(s)			Coat(s)/Jackets			Chair(s)			Clocks		
Chair(s) - Ottomans			Suit(s)			Bed (s)			Bric-a-brac		
Lamp(s) & Shade(s)			Dresses			Night Table(s)			Baskets, Plant Holders		
Table(s)			Sport Coats (s)			Dress. Table/Vanity			Toy & Games		
Radio			Slack (s)			Bench			Liquor/Wine		
Stereo Equipment			Sweater(s)			Chest & Drawers			Sewing Machine		
TV(s)			Blouse(s)			Mirror(s)			Sports Equip.		
Rug(s) & Carpet(s)			Skirts(s)			Rug(s)			Books		
Desk			Shirts(s)			Lamp(s)			Fireplace Equipment		
Curtains & Drapes			Sleepwear			Curtains & Drapes			Bicycles		
Piano or Other Musical			Shoes			Bookcase(s)			Audio CDs		
Video Recorder			Boots			Desk(s)			DVDs		
Bookcase/Room Divider			Hosiery/Socks			Armoire/Wardrobe			Camera		
B. Dining Room			Ties/Scarves			Other			Video Camera		
Table(s)			Underwear			I. BEDROOM NO. 2:			Computer		
Chair(s)			Lingeries			Chair(s)			Computer Acces.		
China Closet			Sportswear			Bed (s)			Phones		
Buffet			Purses/Handbags			Night Table(s)			MP3 Players		
Serving Table/Tea Cart			Hat/Gloves			Dress. Table/Vanity			Portable Electronic Devices		
Lamps & Chandeliers			Sheet(s)			Chest & Drawers			M. Other (Specify)		
Rug(s) & Carpet(s)			Pillow Cases			Mirror(s)					
Curtains & Drapes			Spread (s)			Rug(s)					
Mirrors			Quilt (s)			Lamp(s)					
Table Linens/ Accessories			Blanket (s)			Curtains & Drapes					
C. KITCHEN			Comforters			Bookcase(s)					
Cleaning Supplies			F. BASEMENT & GARAGE (Excluding Car)			Desk(s)					
Dinette Set			Workbench			Armoire/Wardrobe					
Elec. Appliances			Tools: Hand			J. BEDROOM NO. 3:					
Cabinets/Tables			Tools: Power			Chair(s)					
Kitchen Linens & Curtains			Vacuum Cleaner			Bed (s)					
Dishwasher			Lawn Mower			Night Table(s)			COLUMN SUB-TOTAL		-
Oven/Range			Garden Tools			Dress. Table/Vanity			TOTAL HOUSEHOLD GOODS		
Microwave			Furniture (Patio)			Chest & Drawers					-
Dishes			Luggage/Trunks			Mirror(s)			Automobile:		
Utensils/Cutlery			Washing Machine			Rug(s)			Yr./Make:		
Pots and Pans			Ironer/Ironing Board			Lamp(s)			Serial No.:		
Bowls, Trays, Etc			Clothes Dryer			Curtains & Drapes			Replac. Cost at Dest.:		
Refrigerator/Freezer			Other			Bookcase(s)			Non-Factory Installed Auto Accessories		
Trash/ Garbage Cans			G. BATHROOMS			Desk(s)					
D. CHINA & GLASSWARE			Rugs, Toilet Covers			Armoire/Wardrobe					
China			Toilet Articles/Medical Supplies			K. DEN/FAMILY ROOM					
Glassware			Towels, etc.			Chair(s)					
Crystal			Clothes Hamper			Curtains & Drapes					
SILVER			Trash Can			Sofa			TOTAL AUTOMOBILE		
			Cabinets, Shelves, Mirrors			Table(s)					-
			Razors, Hair Dryers			Lamp(s)			GRAND TOTAL		
			Make-up			Rug(s) & Carpeting					-
			Perfume			Desk(s)			CURRENCY USED FOR YOUR VALUATION:		
						Bookcase(s)/Wall Unit(s)					
COLUMN SUB-TOTAL		-	COLUMN SUB-TOTAL		-	COLUMN SUB-TOTAL		-			

PLEASE INSURE MY SHIPMENT FOR _____ - WHICH REPRESENTS COST AT DESTINATION OF EVERYTHING IN MY SHIPMENT.

SIGNATURE

DATE

Please retain a copy for your files