

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 cover 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.

TYPE OF COVERAGE

- Valued Inventory Form: Please provide an inventory of items that you will be taking with you to your new home.
- Items that are missed on the valued inventory are not eligible for coverage in the event of loss or damage. You must insure all items in your shipment.
- It is required that for items of high intrinsic value, you obtain, at your own expense, an appraisal of such items prior to packing. The company will require evidence of value (appraisal, purchase receipt, or bill of sale less than six years old) in the event of loss or damage prior to packing. Proof of purchase may also be required, but not limited to silverware, clothes, shoes, handbags, collections, and similar items with individual values at or above \$1,500. You may wish to carry these appraisals with you rather than packing them with your shipment. You may also send copies of them along with your high-value form. These items will also require a condition report from the origin and photos to document the condition before packing. If proof of value is not provided, any claim settlement will be made at the sole discretion of the Underwriters. (Appraisals must be obtained through an accredited certified appraiser, such as the International Society of Appraisers or the American Society of Appraisers.) If your bill of sale, purchase receipt, or appraisal is older than six years, you must obtain a current appraisal.
- A professional appraisal, bill of sale, or purchase receipt must be provided for items valued over \$10,000, and approval must be provided by UNIRISC prior to packing in order for coverage to be effective. You will be required to obtain a new appraisal if your proof of value is older than six years. UNIRISC reserves the right to ask for proof of value for any item of high or unique value.
- 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 goods claim and a vehicle claim, the deductible will be applied to both claims.
- Coverage applies for 365 days from the day of packing until the delivery date. If your goods are in storage longer than 365 days, you must notify your move coordinator, and an additional premium will be charged for Storage in Transit coverage.
- Additional considerations: The transferee must declare the full value of the entire shipment at the time of shipment.
- If undervalued, the transferee will bear a proportional share of any loss.
- Acts of war, strikes, riots, and civil commotion, excluding OFAC-restricted countries.
- **IMPORTANT: [View Additional Terms & Conditions \(LINK\)](#)**

VEHICLE COVERAGE EXCLUSIONS

- 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 liability protection coverage. Tools, batteries, antennas, airbags, and/or personal property shipped in automobiles, motorcycles, and boats are not covered.
- Scratching, denting, chipping, or marring of automobiles, motorcycles, and boats unless the shipper and owner both sign a condition inspection report, or a similar document portraying the condition at origin and again at destination. All defects, if any, must be noted.
- If there is a vehicle in the shipment, it will be placed on its own certificate. A separate deductible (if applicable to your policy) will apply.
- There is no coverage for mechanical and electrical derangement on motorized vehicles.
- Autos are valued at actual cash value at destination per approved auto valuation services of Kelley Blue Book or NADA.

EXCLUSIONS

1. Mold & Mildew Coverage
2. Batteries and/or damage caused by batteries.
3. Currency, gift cards, or any negotiable instruments.
4. Items that have no market value, such as, but not limited to: accounts, bills, deeds, personal or professional papers, photographs, family albums & photos, sentimental items, newspaper clippings, etc.
5. Furs, Jewelry, including, but not limited to, costume, precious stones, watches, cufflinks, etc.
6. Loss or damage to items crated by contractors, but uncrated by someone else.
7. Contributory damage or negligence including, but not limited to, items where crating is recommended, but not authorized.
8. Lithium-ion batteries used to power hoverboards 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 hoverboards or any other devices will not be covered. Lithium batteries may be shipped separately by a parcel company.
9. Items claimed missing unless specific notations are made on the delivery paperwork to support the loss.
10. Merchandise for sale or exhibition.
11. Goods or merchandise shipped unlawfully as provided by applicable law, decree, customs, or regulation.
12. Goods originating from, or delivering into, self-storage facilities unless proper procedures are followed.
13. Data contained on disk, tape, flash drive, external hard drive, or any other removable media.
14. Ordinary wear and tear.
15. Loss or damage caused by gradual deterioration, discoloration, wear and tear, moths, insects, vermin, bed bugs, loss or damage attributed to fumigation or contamination of the shipment from any cause or inherent vice.
16. Wrinkling of clothing, shoes, or handbags.
17. Live plants, perishables, and/or spoilage of the contents of freezers or refrigerators, including spoilage of alcohol.
18. Calibration and/or tuning of any item, machine, device, or equipment.
19. Items left at the origin residence, and items not listed in the movers' inventory prepared at origin. Items not shipped are not covered.
20. Boats and trailers over 16 feet in length.
21. Eyeglasses, contact lenses, hearing aids, Invisalign braces (and other brands,) retainers, or similar types of dental items & medications.
22. Pets and livestock - animals of any kind.
23. Collections including, but not limited to, coins, stamps, comic books, sports memorabilia, etc., unless specifically declared and submitted for consideration and approval prior to packing.
24. Wearable technology, AirPods (along with similar brands).
25. Acts of government officials and customs authorities, including confiscation.
26. Consequential losses due to delay or misrouting, or other consequential losses are not covered. Damages incurred from, but not limited to, rental charges, inconvenience, loss of time, use, or depreciation.
27. Depreciation arising from inadequate or substandard repairs or restoration of a damaged item.
28. Owner-packed goods (PBO) for breakage, scratching, denting, marring, chipping, staining, tearing, or items that are missing.
29. Coverage applies to economic loss only. No coverage is available for loss of sentimental value.
30. Contraband of any kind.
31. Damage to any residence.
32. Bodily injury of any kind.
33. Damage including but not limited to rust and warping. Damages caused by climatic and/or atmospheric conditions.
34. Mechanical or electrical derangement to motorized vehicles, watercraft, and any claim for loss or damage arising from freezing of water in the radiator and/or cooling system of an automobile, appliance, or computer.
35. Hazardous materials such as explosives, chemicals, flammable materials, firewood, lumber, building materials, ammunition, and garden chemicals.
 - a. Hazardous and restricted materials list ([Link](#))
36. Shipments going to/from OFAC Countries ([Link](#))

CONSIDERATIONS WHEN DELIVERY TO SELF STORAGE/MINI STORAGE FACILITY

- 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 30 days from the date of delivery into the self-storage unit, and the items must 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.

MISSING ITEMS

- 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.

IMPORTANT POINTS WHEN SUBMITTING A CLAIM

- The deadline for filing your claim is 90 days from the date of delivery, and you may only file one claim per shipment.
- In the event of a claim, liability is always the lesser of the cost of repair, the cost of replacement with an item of like kind and quality, or the amount assigned to the item on the valued inventory. Items that do not constitute a total loss and/or cosmetic damage will be settled based on appearance allowance.
- When Underwriters' settlement is for the full replacement value of a damaged article, they reserve the right, at their sole option, to keep the item as salvage.

COMPREHENSIVE COVERAGES

- Mechanical & Electrical Derangement: Mechanical derangement coverage is available only for items less than six years old. Subject to goods being professionally packed. This coverage does not cover pre-existing conditions and does not apply to motorized vehicles.
- Pairs & Sets: 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.
- Acts of God

This form must be completed and returned to your Move Coordinator prior to the packing of your shipment. **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 covered, and the coverage cannot exceed the coverage amount. To ensure full liability protection, please list your goods for their full value. Items grouped together are considered to be of equal value. All items, including items valued at \$1,500 or more, should be included on this form if you are insuring your shipment by Valued Inventory.

Name	Pack Date	Moving Company	Email:
Shipment Origin (City/State/Country)	Shipment Destination (Complete address)		MOVING BY: (CHECK ONE) LAND SEA AIR PERM STORAGE

Article	No. Item	Replace. Cost	Article	No. Item	Replace. Cost	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/ Acessories			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)			TOTAL HOUSEHOLD GOODS		
Dishwasher			Lawn Mower			Night Table(s)			COLUMN SUB-TOTAL		-
Oven/Range			Garden Tools			Dress. Table/Vanity					
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 PROTECT MY SHIPMENT FOR _____ - WHICH REPRESENTS COST AT DESTINATION OF EVERYTHING IN MY SHIPMENT.

COMPLETE THIS BOX ONLY IF YOU ARE DECLINING THE INSURANCE PROTECTION PROGRAM -

I have read the Insurance Protection Program and the Terms and Conditions described above and I don't want to purchase any protection for my shipment described on this form. I do not require any protection through this program.

I understand that I must notify my move coordinator if my goods are in storage longer than 365 days and 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.