


Risk Management **Guide**



Photo: Save China's Tigers



ASIAN TIGERS
SINGAPORE



This Insurance Coverage is provided through the Mitsui Sumitomo Marine Insurance (U.S.A.), Inc (MSIG). The Program is administered through insurance broker, Unirisc. Asian Tigers make this program available to our customers but are not responsible for the coverage terms and conditions. Any and all references to terms, conditions, restrictions, features and requirements of this coverage represent the policies of the insurer (MSIG) and the insurance broker (Unirisc)

This Risk Management Guide provides general information about the importance of insuring your shipment and includes a detailed explanation of procedures, terms and conditions relating to the Asian Tigers risk management program.

The Benefits of Risk Management

RISK PROTECTION

The first and most important step for safeguarding your household goods and personal effects is the selection of an **Asian Tigers company** for your move. Having made that decision, we urge you to **insure your goods against the perils of a door-to-door move.**

The Risk Management program we can arrange for you is underwritten by Mitsui Sumitomo Marine Insurance (U.S.A.), Inc. (MSIG) and administered by Unirisc. Taking advantage of this custom-tailored Risk Management program offers you maximum protection. Equally important, **insuring your goods is simple and straightforward.** Risk protection is available for shipments of Household

Goods and Personal Effects, Antiques, Fine Arts, Automobiles, Boats, Motorcycles, Campers and Trailers, provided that we handle or arrange the packing and transportation.



THE VALUE OF RISK MANAGEMENT

Moving other people's belongings is our business, and our highly trained crew takes special care when handling, wrapping, packing, crating and transporting your goods. We also use the most suitable packing materials available. Occasionally, however, damages and losses do happen and our service charges do not include compensation for those situations. Consider, too, that third-party carriers involved in the transportation of your shipment limit their liability – typically in a document called Bill of Lading.

It is easy to see that **the rigours of transporting goods by air, ocean, rail and road entail significant risk.** If Homeowner's Insurance makes sense, Risk Management does as well.

The policy we can arrange on your behalf is specifically designed for door-to-door moves. The company that administers the program has many years of experience in this highly specialised area of risk protection. As a result, **the application for Risk Management is simple and the settlement of any claim is fast and fair.**

ARRANGING RISK MANAGEMENT

Completing the Application Form (further explained in this Risk Management Guide) is all you need to protect your goods for the move to a new location. In the Application Form, we have listed the items that we typically move for our clients. You only need to insert quantities, descriptions and values for insurance purposes. Bear in mind, however, that completeness is the key factor for adequate risk protection: **what is not declared will not be insured.**



THE PROTECTION PLAN

The Risk Management program we arrange works on the principle of “**Replacement Value Protection**”. For the Insurer to cover the costs of compensating you for losses and damages, you will have to declare the **replacement value of each item at destination**. This may mean that you have to make some inquiries about the value of your goods in another country.

Under-declaring the value of your goods greatly diminishes the value of the Risk Management program.

Avoid co-insuring your shipment and be realistic in your valuation.



POLICY EXCLUSIONS

As with any insurance policy that offers “Comprehensive” coverage, there are certain exclusions. It is important that you familiarise yourself with the Risk Management policy. While this guide provides a general overview, **it is the Risk Management policy that spells out the Terms and Conditions**. This Risk Management Guide includes a copy of the Insurer’s Terms and Conditions, after the pages of the Application Forms.

DEALING WITH CLAIMS

The benefits of purchasing a Risk Management policy through Asian Tigers are never more obvious than in the unfortunate situation of a claim. The Claims Adjusters are experts in their field, the communication process demonstrates sensitivity to the value of damaged or lost items, and the Claim Form you will be asked to complete is unambiguous to facilitate fast settlement. None of that comes by accident, because **the Underwriter’s representative specializes in international shipments of household goods and personal effects**.



It is important, however, that you give immediate notice of your intention to file a claim. You should do so by writing to the Settlement office at the address shown on the Initial Notification form. Alternatively, you may write to this Asian Tigers office or the Asian Tigers' agent who delivered your shipment. **It is the policy's condition that you give written notice within the time limits specified in the Terms and Conditions.**

Use the Claim Form provided herein to submit your claim. The form is self-explanatory but help is always available from the Claims Adjuster. **In many situations, completing the Claim Form within the specified time will be the final step towards the settlement of your claim.**

The Risk Management Policy

WHY SHOULD I PURCHASE TRANSIT INSURANCE?

Protecting your personal belongings against the possibility of loss or damage is a prudent decision whether you are at home or preparing for an overseas relocation. Be aware that your mover has a limited liability per pound, per article, per the Bill of Lading. It is unlikely that this limited liability would provide adequate protection to repair or replace your goods in the event of damage or loss. Also, your personal insurance policies (homeowners, renters or automobile policies) likely provide very limited, if any, coverage for your goods while they are in transit or located in a foreign country. Finally, despite the best efforts of your mover and their world class moving partners, there are many inherent risks in overseas transit. Purchasing insurance for the unforeseeable contingency makes good sense.

WHAT DOES THE POLICY COVER AND WHAT DOES IT EXCLUDE?

You are being offered “Comprehensive” coverage on a door-to-door basis subject to the terms and conditions contained in this guide. Specific exclusions are identified and explained. Coverage may be limited if you do not use the services of your mover on a door-to-door basis. Packed by Owner goods are not covered.

HOW DO I ARRANGE THIS COVERAGE?

Please read this guide. It will help you to complete the insurance application correctly. Once you have determined the value of your shipment, return the completed Application Form to your mover. The mover will then arrange to issue evidence of insurance in the form of a Confirmation of Insurance. Please ask your mover when and how you will be receiving this confirmation.

WHAT SHOULD I KNOW BEFORE COMPLETING THE APPLICATION FORM?

Please consider that, in the event of loss or damage to articles in your shipment, you will most likely be repairing or replacing these articles at destination. If your shipment is destined to the United States, replacement costs of goods of like, kind, and quality could be less than those in your origin country. Conversely, the costs to replace goods outside the United States could be significantly greater. Many times your employer can assist in determining how to value your household items for insurance purposes.



Coverage can be provided for most lawful items normally associated with the contents of your residence. **Do not declare a value for living things, perishables, money, securities, valuable papers, documents or data stored on tapes or disks as these items are excluded from coverage.** Also, since reimbursement for items of sentimental value is limited to the estimated re-sale value of such items, do not overvalue them. We recommend you carry these items or simply do not ship them.

You are encouraged to carry jewellery and furs with you.

HOW DO I DETERMINE THE AMOUNT OF INSURANCE PROTECTION I WILL NEED?

There are two standard options to this insurance coverage:

1. Detailed Inventory Valuation

Provide a full inventory of items within your residence and value them at the estimated replacement cost at destination. You may either use the form which has been provided or you may utilize any form you have available including inventories contained in various computer programs. Please note that the insurance premium is based on the value of the items declared. If items are not declared and valued, there is no coverage for them if they are lost or damaged. If you do not find an appropriate category on the application form, please take advantage of the blank spaces provided or attach a separate list showing these items and their values.

If you have items within a category that have dissimilar values, you should utilize the "other" category to declare the items and values individually. If you note that there are 3 items in a category and declare the total value to be \$7,500, we will consider the value of each item to be \$2,500. If, however, one of those items has a value of \$5,000, you will want to separately declare that item so we can reimburse you accordingly in the event of loss or damage to that article.

Items of high value such as but not limited to art works, antiques, silver or goldware and pianos with individual values at or above US\$1,500, will require proof of valued (appraisal or invoice). Clothes, shoes and/or handbags with individual values at or above US\$1,500 will require proof of purchase.

2. Lump Sum Valuation

An alternative method of valuation is to apply the value of not less than US\$2,750 per cubic metre, any individual item valued in excess of US\$1,500 must still be listed and declared separately, in addition to the suggested value of US\$2,750.



If you are satisfied that the amount you selected represent the true replacement value of your shipment, declared that amount for insurance making sure to provide a valued listing of the HIGH VALUE ITEMS. If you deliberately under value your shipment, the co-insurance penalty contained in the policy could be involved. Please see the following box for explanation.

IMPORTANT!

There is a common misconception that you may select any level of insurance protection you desire and that your shipment will be insured up to that amount. This is true if you sustain a *total* loss but not true if you have a partial loss. Here is an example:

If you determine the replacement cost of your shipment to be \$150,000 but only declare a value of \$75,000 for insurance purposes, your claim would be settled for \$75,000 if your shipment was a total loss. If, however, an item within your shipment valued at \$1,000 was destroyed, you would only be entitled to receive 50% of its value since your shipment was insured for 50% of its true replacement value. This is known as the 100% co-insurance clause and is included in the terms and conditions of this insurance.

WHAT ARE ITEMS OF HIGH VALUE?

Antiques, crystal, silver, oriental and valuable carpets, paintings, pianos, electronics and other fine art pieces, statuary, etc., are examples of valuable articles. If they are worth more than US\$1,500 per item or per set declare value, proof valued and/or ownership (appraisal or invoice) will be required. Clothes, shoes and/or handbags with individual values at or above US\$1,500 will require proof of purchase.

HOW DO I PROVIDE VALUES FOR SIMILAR ITEMS?

To save time, you can **group items of similar type and value.**

For example, if you have 10 chairs in your dining room and each has a replacement value of \$200, your list would show:

ARTICLE	QTY	REPLACEMENT VALUE
Chairs (Dining Room)	10	\$2,000

However, if you have two sets of dining room chairs and the chairs in 1 set (of 6 chairs) have a replacement value of \$300, you would list them as follows:

ARTICLE	QTY	REPLACEMENT VALUE
Chairs (Dining Room)	6	\$1,800
Chairs (Dining Room)	4	\$800

Grouping is also useful for combining **similar items in large quantities and with relatively low values.** For example, 'cookware', 'books', 'toys' and similar sets may be declared in one line with the total value for each such group.



WHAT IF I WERE TO UNDER DECLARE THE VALUE?

Do not under-declare the value of your goods. Obviously, this defeats the purpose of replacement value protection. If you fail to insure a fair replacement value for your goods at destination, any claims settlement will be reduced by the shortfall between the declared value and the actual replacement value. By way of example, if you under-declare an item by 50%, the Insurer could reduce the settlement by the same percentage.

Do not be selective and insure certain items only. Insurer will not accept your enrolment on certain items only as the protection unfairly selects against the Insurer, who is providing coverage based on a wide spread of risks associated with the household goods.

WHAT IF I WILL BE SHIPPING MY AUTOMOBILE, CAMPER, TRAILER, MOTORCYCLE OR BOAT?

These items are to be valued in a slightly different fashion than household goods. You should declare what it would cost to purchase a similar item at destination taking into consideration the age and condition of your automobile, motorcycle, or boat. Please note that the value of imported autos, motorcycles, or boats may be considerably greater than the value at origin.



The value of non-factory installed accessories must be listed separately as they can affect the true value. Examples of such items include: sound systems, security systems, special tires/wheels, or motors (for boats). When you release your vehicle to the moving company, make sure a "certificate of condition" is completed and agreed to. This will be the proof of the condition of your vehicle at the time you surrendered it to them. When your auto is received at destination, you should compare this original form to the condition of the auto when received and note any differences in writing.

Note that your vehicle should not be used as a packing container. Items packed within the auto are specifically excluded from this insurance protection. **Electrical and Mechanical derangement is excluded from vehicles, boats or motorcycles.**



WHEN DOES THIS INSURANCE PROTECTION BEGIN?

Provided you have already requested insurance protection from your mover, coverage begins at the time the movers begin packing your shipment. If your goods were already packed or in storage at the time you requested insurance protection, coverage begins at the time your mover receives your request to arrange insurance on your shipment.

WHEN DOES THIS INSURANCE PROTECTION END?

If you have requested your mover to arrange transportation on a door-to-door basis, coverage continues through the ordinary course of transit until your shipment is delivered and unloaded at your new residence. If your shipment is placed in storage for greater than the storage period provided in your policy, you should extend your coverage and remit the appropriate premium to keep coverage in effect.

If you have contracted with your mover to provide services on a door-to-port basis, coverage will cease when your shipment arrives at the port.

WHAT IS A DEDUCTIBLE?

Your coverage may be subjected to a deductible if items are not adequately insured or selectively insured. It can also be imposed if conditions of goods to be insured were subjected to high degree of existing wear and tear.

WHAT IS LIMITED COVERAGE ONLY (RESTRICTED CONDITIONS)?

This is limited insurance protection available at a lower cost. It is not Comprehensive protection. It primarily protects you in case the ship sinks, is stranded, involved in a collision, the shipment falls overboard, is involved in a fire or is damaged as a result of an accident or overturn of the truck carrying your shipment during the course of transit. Generally these situations will result in the total loss of your shipment and it is in these instances when a claim would be paid under this option. It does not cover breakage, marring, scratching, denting, missing items, pilferage or theft.

In insurance language, this type of loss means the **total loss** or destruction of the entire insured consignment.



ARE THERE ANY LIMITS OR EXCLUSIONS TO THIS COVERAGE OF WHICH I SHOULD BE AWARE?

YES. In addition, some of these exclusions can be “bought back” for an additional premium in the event they are not automatically included in your coverage. Check with your mover regarding the additional coverage. An explanation of the effect of these exclusions and the benefit of the “buy-back” is provided.

Like all insurance policies, this insurance contains exclusions. These exclusions are consistent with those found in your personal insurance policies. Please refer to the terms and conditions of the policy for the official policy language. **However, be especially aware of the following exclusions:**

- Breakage, scratching, denting, chipping, staining and tearing of goods you packed yourself.
- Damage caused by wear and tear or gradual deterioration, perishables, sentimental value, wrinkle clothing, loss in value and loss in data.
- Loss or damage caused by inherent vice, moths, or changes in atmospheric or climatic conditions.
- Depreciation in value caused by substandard repairs.
- Radiation or radioactive contamination
- Pairs & Sets: The standard policy will pay only for that part of a pair or set that is actually damaged or lost.
- Mechanical Breakdown: The standard policy excludes coverage for equipment that is discovered to be inoperable at your destination unless there is clear evidence of damage to the item itself or the shipping container.
- Mold & Mildew: The standard policy excludes coverage for damage to items caused by mold or mildew resulting from a change in atmospheric conditions during transit.
- Consequential Loss: This policy will not cover consequential losses arising from the delay, damage or non-delivery of your consignment.
- Underwriters maximum liability is US\$500 for missing cartons if value and contents cannot be proven.
- Act(s) of Terrorism causing loss of or damage to your personal property while in transit or storage.

Note: A full explanation of the limits and exclusions, and denials of responsibility can be found in the Terms and Conditions of the policy. We strongly suggest you familiarize yourself with them.

OPTIONAL COVERAGES

You have the option to elect these coverages. There may be an additional charge. Please consult with your mover for these charges. **These options are available for your household goods only.** They are not available on your automobile, boat, camper or motorcycle. **None of the Optional Coverage options are available for Permanent Storage shipments.**



Pairs & Sets

When an item is part of a pair or set, the standard policy will only pay for those specific items that suffer loss or damage. No payment will be made for the other articles or for the reduced value of the pair or set.

Example: A three piece furniture set, comprised of one sofa and two chairs, is included in your shipment. One of the chairs is damaged and requires upholstery. Payment will only be made for the cost of repair to the damaged article, with no consideration for a possible reduction in value of the set.

Example: If an item from a pair or set is lost, payment would be made only for the lost item with no consideration given to the possible reduction in value of the pair or set.

Why should I consider purchasing this coverage?

In the event of loss or damage to any item or items forming a pair or set, consideration will now be given for the fair reduction in value of the pair or set, taking into consideration the importance of the lost or damaged item to the pair or set.

Mold and Mildew

The standard insurance policy does not cover your belongings for loss or damage caused by a change in atmospheric conditions (humidity) during the course of transit which can cause mold or mildew, for example. Despite the best efforts of your mover to protect your goods from this type of damage, there are certain climatic zones in the world where this type of situation may likely to occur.

Why should I consider purchasing this coverage?

In the event of loss or damage resulting from a change in climate or atmospheric conditions, coverage can now be extended to cover your goods for mold and mildew. This coverage option is only available if your goods are professionally packed and reimbursement is limited to 75% of the insured value of the shipment.

Electrical or Mechanical Derangement (Breakdown)

Upon arrival at destination, occasionally an electrical or mechanically operated item will prove to be inoperable. Unless there is clear sign(s) of damage to the item or its shipping container, the standard policy will not cover this loss. This situation generally manifests itself with computer equipment, stereo systems or other devices where intricate components and circuitry are affected by the constant motion inherent in an international shipment.

Why should I consider purchasing this coverage?

Coverage will now be extended to include loss or damage to electrical/mechanical items where no clear evidence of damage to the item or its shipping container is visible. It is important to note, however, that this coverage only applies to items 6 years old and newer and also to those items that have been professionally packed in accordance with manufacturers' specifications, where possible.



HOW DO I KNOW IF MY GOODS ARE INSURED?

The Confirmation of Insurance (specimen included herein) certifies the Insurer's acceptance of the risks you wish to insure. The document summarises the information you have given to us for the purpose of arranging insurance on your behalf. Please check the details, especially the total insured value you have declared in the Application Form.

Finally, this document also gives you the contact details of the company that administers your Risk Management policy and settles any claim you may have to file. We recommend that you keep the Confirmation of Insurance with your most important personal documents.

WHAT IF MY GOODS ARE STORED AT ORIGIN OR AT DESTINATION?

The policy provides coverage for 60 days at origin and/or 60 days at destination, commencing from the first day of storage at that location, and provided your shipment is stored in a commercial, enclosed warehouse. Coverage can be extended for an additional period by the payment of additional charge. If your shipment is expected to be in storage for more than 60 days at origin and/or at destination, please notify your mover to arrange for a storage extension. Note that coverage cannot be extended when your shipment is placed in a self-storage warehouse.

Please note that you, the Owner, are responsible for notifying the policy issuing office of any storage extension requirements, so that arrangements can be made to extend the cover of the policy. Additional costs may be incurred, which will be to your account. Failure to notify the issuing office in writing of your storage cover needs may leave the goods uninsured.

WHAT SHOULD I DO IF I HAVE A CLAIM?

While the vast majority of shipments arrive without loss or damage, sometimes loss or damage will occur. When you receive the Confirmation of Insurance from your mover, it will contain a Claim Form and instructions to follow in case there is damage to your shipment.

In case you become aware of loss or damage before you receive your Confirmation of Insurance, please follow these procedures:

1. Take steps to minimize any loss.
2. E-mail claims@asiantigers-singapore.com advising that you have damage to your shipment.
3. We will immediately e-mail claims instructions and form to you.



UNIRISC

Reading the information contained in this application form will greatly assist you in understanding the insurance process and in determining the amount of insurance you should purchase for the transit of your household goods.

Remember the following:

- Items not declared and valued are not insured.
- Take into consideration what your items will be worth at your new residence, not what they're worth before they're shipped.
- If you are shipping a car, do not use it as a shipping container. The car can be damaged by items shipped in it.
- Even if you are not purchasing insurance through your mover, please complete and sign the bottom portion of the application so that your mover knows your intentions.
- Please return the signed form to K. C. Dat before your shipment departs.

Please select your insurance valuation approach accordingly.

1. Detailed Inventory Valuation

Provide a full inventory of items within your residence and value them at the estimated replacement value at destination. You should list all items going into your shipment and value them individually. Items not declared will not be covered. Do not be selective and insure certain items only. The Insurer will not accept your enrolment on certain items only as the protection unfairly selects against the Insurer, who is providing coverage based on a wide spread of risks associated with household goods.

2. Lump Sum Valuation

For this coverage, your shipment will be valued at US\$ 2,750.00 per cubic metre, plus the additional valuation for individual items worth more than US\$ 1,500.00. The minimum volume accepted for this valuation is 1 cubic metre. Unique or unusually valued items (e.g. antiques, crystal, silver, handwoven carpets, paintings and other fine art pieces) should be listed and valued separately. The same applies for any other item worth more than US\$ 1,500.00. The valuation for high-value items comes on top of the US\$ 2,750.00 per cubic metre calculation. The estimated shipment volume is shown in our relocation proposal. After the shipment has been packed, we will revise the insured value based on the actual volume.





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Application for Comprehensive Protection
 This is NOT Confirmation of Insurance

Name of Insured:		Origin City, Country:	Date Packed:
Destination (City, State, Country):			Moving By: <input type="checkbox"/> Air <input type="checkbox"/> Sea <input type="checkbox"/> Land
Email Address:			

DETAILED INVENTORY VALUATION COVERAGE

Instructions: Declare the Replacement Value at destination of all items in your shipment below or submit your own legible listing of items and their Replacement Value. Replacement Value should include shipping cost. **Items not declared and valued are not insured.** Items of dissimilar value should be separately declared.

Please note that currency of valuation will be in U.S. Dollars

All items of high value with individual values in excess of US\$ 1,500 per item or per set must be marked down in the below table "High Value Items". Please prepare proof of value and/or ownership (appraisal or invoice) as the Insurer can call for proof of value. In order to facilitate the Insurer's application approval process, please provide proof of value/purchase before packing. Otherwise, your high value items will be subjected to Insurer's decision to cover. High Value Items are not only limited to artwork and antiques. It can be carpets, chinaware, handbags, clothes, furniture and the like. In the absence of proof of value/purchase, the claim settlement will be limited to policy terms. **Provision of proof of value must be prioritized for unique and unusual high value items where a market price reference is difficult or impossible to establish.** For all items listed into the High Value Items table, please do not duplicate this into the other parts of this form.

High Value Items			
Location	Description	Quantity	Value
Sub-Total			US\$

CATEGORIES	QTY	REPLACEMENT VALUE
A. LIVING ROOM		
SOFA		
CHAIR		
LAMP		
TABLE		
RUG & CARPET		
BOOKCASE		
PICTURE & PAINTING		
PIANO		
TV		
HI-FI SYSTEM		
SPEAKERS		
CLOCK		
Sub-Total		
B. DINING ROOM		
TABLE		
CHAIR		
BUFFET/SIDEBOARD		
LAMP		
RUG & CARPET		
MIRROR		
TABLE LINEN		
PICTURE & PAINTING		
CLOCK		
Sub-Total		
C. STUDY/FAMILY ROOM		
CHAIR		
SOFA		
TABLE		
LAMP		
RUG & CARPET		
DESK		
BOOKCASE		
PICTURE & PAINTING		
Sub-Total		

CATEGORIES	QTY	REPLACEMENT VALUE
D. KITCHEN		
TABLE		
CHAIR		
UTENSILS/CUTLERY		
POT & PAN		
OVEN		
MICROWAVE OVEN		
DISHWASHER		
REFRIGERATOR		
FREEZER		
WASHING MACHINE		
TUMBLE DRYER		
LIQUOR/WINE		
Sub-Total		
E. CHINA/CRYSTAL/SILVER		
Sub-Total		
F. WORKS OF ART/ANTIQUE		
Sub-Total		

CATEGORIES	QTY	REPLACEMENT VALUE
G. BEDROOM (MAIN)		
BED		
CHAIR		
BEDSIDE TABLE		
DRESSING TABLE		
CHEST OF DRAWERS		
MIRROR		
RUG		
LAMP		
WARDROBE/ARMOIRE		
Sub-Total		
H. BEDROOM NO. 2		
BED		
CHAIR		
BEDSIDE TABLE		
DRESSING TABLE		
CHEST OF DRAWERS		
MIRROR		
RUG		
LAMP		
WARDROBE/ARMOIRE		
Sub-Total		
I. BEDROOM NO. 3		
BED		
CHAIR		
BEDSIDE TABLE		
DRESSING TABLE		
CHEST OF DRAWERS		
MIRROR		
RUG		
LAMP		
WARDROBE/ARMOIRE		
Sub-Total		
J. BATHROOM		
TOILETRIES		
MEDICAL SUPPLIES		
PERFUME/AFTERSHAVE		
RUG		
TOWEL		
LAUNDRY BASKET		
RAZOR		
HAIRDRYER		
CABINET/SHELVES		
MIRROR		
Sub-Total		

CATEGORIES	QTY	REPLACEMENT VALUE
K. CLOTHING/LINEN		
BED LINEN		
TABLE LINEN		
BLANKET		
COAT/JACKET		
SUIT		
DRESS		
TROUSERS/SLACK		
SWEATER		
BLOUSE		
SKIRT		
SHIRT		
SPORTSWEAR		
NIGHTWEAR		
TIE/SCARF		
FOOTWEAR		
HOSIERY/SOCKS		
UNDERWEAR		
Sub-Total		
L. COMPUTER EQUIPMENT		
COMPUTER		
MONITOR		
KEYBOARD		
MODEM		
PRINTER		
SUPPLIES		
LAPTOP		
Sub-Total		

CATEGORIES	QTY	REPLACEMENT VALUE
M. GARAGE		
WORKBENCH		
TOOL BOX		
HAND TOOLS		
POWER TOOLS		
LAWN MOVER		
GARDEN TOOLS		
PLANT HOLDER		
FURNITURE (PATIO)		
LUGGAGE/TRUNK		
BBQ		
Sub-Total		
N. SPORTS EQUIPMENT		
Sub-Total		
O. MISCELLANEOUS		
FACSIMILE MACHINE		
TELEPHONE SET		
SEWING MACHINE		
PROJECTOR		
VIDEO CAMERA		
CAMERA/LEN		
MISC. CAMERA EQUIP		
CD/VCD/DVD		
TOY & GAME		
X'MAS TREE		
X'MAS DECORATIONS		
Sub-Total		

CATEGORIES	QTY	REPLACEMENT VALUE
P. ANY OTHER ITEMS		
Sub-Total		
HOUSEHOLD GOODS (CALCULATIONS)		
A. LIVING ROOM		
B. DINING ROOM		
C. STUDY/FAMILY ROOM		
D. KITCHEN		
E. CHINA/CRYSTAL/SILVER		
F. WORKS OF ART/ANTIQUE		
G. BEDROOM (MAIN)		
H. BEDROOM NO. 2		
I. BEDROOM NO. 3		
J. BATHROOM(s)		
K. CLOTHING/LINEN		
L. COMPUTER EQUIPMENT		
M. GARAGE		
N. SPORTS EQUIPMENT		
O. MISCELLANEOUS		
P. OTHER ANY ITEMS		
HOUSEHOLD GOODS TOTAL		
AUTOMOBILES/BOATS/MOTORCYCLES		
Q.		
R.		
TOTAL		

ADDITIONAL INSURANCE COVERAGE OPTIONS

(Please note the extra charges as stated in K. C. Dat's Quotation)

Please tick (✓) the appropriate box indicated below for the additional coverage.

- Pairs and Sets Coverage
- Mold and Mildew Coverage
- Electrical & Mechanical Derangement Coverage
(excluding automobiles & electrical items exceeding 6 years old.)

	INSURED VALUE
HIGH VALUE ITEMS	US\$
HOUSEHOLD GOODS	US\$
AUTOMOBILES/BOATS/MOTORCYCLES	US\$
GRAND TOTAL	US\$

Please insure my shipment for _____ which is the estimated replacement value at destination of everything that I wish to insure in my shipment.

I have prepared a complete valued inventory and this is the basis of my insurance valuation.
 Please **DO NOT** insure my shipment.
 My shipment will be insured by my employer, I do not require any insurance through the mover.

Insured's Name _____

Signature _____ Date _____



UNIRISC

UNIRISC

Application for Comprehensive Protection

This is NOT Confirmation of Insurance

Name of Insured:	Origin City, Country:	Date Packed:
Destination (City, State, Country):		Moving By: <input type="checkbox"/> Air <input type="checkbox"/> Sea <input type="checkbox"/> Land

Email Address:

Insurers of our Risk Management Policy are pleased to provide an option whereby if you elect **NOT** to complete the detailed inventory, you can now simply declare a **Lump Sum Value**.

LUMP SUM VALUATION COVERAGE

Please note the important remarks for the Lump Sum Valuation Coverage below:

- The chargeable scale is based on cubic metre(cbm). One(1) cubic metre is equivalent to 35.32 cubic feet(cft).
- Each cubic metre of goods is given a fixed value at the minimum of US\$2,750 (or its equivalent in other currencies).
- You may declare at a higher value if required but cannot declare at the value less than US\$2,750 per cubic metre.
- Minimum volume is at one cubic metre (or US\$2,750).
- All individual items valued in excess of US\$1,500 must be separately listed and are *in addition* to the US\$2,750 per cubic metre calculation.
- Final chargeable scale will be based on the actual measurement of the shipment after packing and crating has been completed.

This column is strictly for 'Lump Sum Valuation Coverage' only.

(A) Total Cubic Capacity of your shipment (One cubic metre is equivalent to 35.32 cft)	_____ cubic metre(s)
(B) @ US\$2,750 per cubic metre (i.e. Section A x US\$2,750.00 = Section B)	= US\$
(C) Please list down all items in excess of USD 1,500 per item or per set in the table below	= US\$
(D) Household Goods Total (i.e. Section B + Section C = Section D)	= US\$
(E) Automobile	= US\$
GRAND TOTAL : (i.e. Section D + Section E = GRAND TOTAL)	= US\$

High Value Items

Location	Description	Quantity	Value

TRANSIT INSURANCE TERMS & CONDITIONS

TO COVER

Household Goods/Personal Effects and Private Passenger Carrying Automobiles, Privately Owned Motorcycles and Privately Owned boats, not exceeding seventeen feet in length as limited or as excluding in this Certificate of Insurance while in the course of transportation.

TRANSIT INSURANCE COVERAGE

Except while on deck of ocean vessel subject to on-deck bill of lading:

Against all risks of physical loss or damage from any external cause, irrespective of percentage, but excluding those risks excepted by the Free of Capture and Seizure and Strikes, Riots, and Civil Commotions warranties, unless otherwise specifically noted hereon.

While on deck of ocean vessel subject to an on-deck bill of lading:

Warranted free of particular average unless caused by the stranding, sinking, burning or collision of the vessel; but to pay the insured value of any merchandise or goods jettisoned or washed overboard, irrespective of percentage.

This insurance is subject to the American Institute Cargo Clauses current on date of attachment of risk hereunder. Note SR&CC War Risk Insurance is included.

CONDITIONS OF COVERAGE

A. 100% Coinsurance Clause: The insured shall declare insurance on the entire shipment to the extent of the full value at the time of shipment and failing to do so, the insured shall, to the extent of such deficit; bear their proportion of any loss. Furthermore, in every event of loss or damage, the insurance shall not attach or cover for more than the amount specified opposite each category of goods listed in this certificate or as scheduled and filed with this certificate.

B. Pairs & Sets Clause: Where any insurance items consist of articles in a pair or set, this certificate shall not pay more than the value of any particular part or parts, which may be lost or damaged, without reference to any special value which such article or articles may have as part of such pair or set, nor more than the proportionate part of the insured value of the pair or set.

C. Valuation Clause: The household goods and personal effects insured must be valued either:

- At the replacement value at destination as supported by a complete valued inventory. Items of dissimilar value are to be individually insured. Items grouped together will have a maximum recovery of the aggregate value divided by the total number of items listed.
- At the replacement value of the entire shipment at destination as supported by a declared value in no instance less than US\$75.00 per cubic foot and/or US\$2750 per cubic meter plus the value of all items of unusual or unique value. Further the insured must provide a valued listing of all items valued at over US\$1,500 per item or set; otherwise, reimbursement could be limited to that amount. Automobiles, motorcycles, and boats must be valued at the cost to replace the item at destination with another of the same year, make and model.
- At the replacement value of the entire shipment at destination as supported by a declared value in no instance less than US\$14 times the net weight of the shipment in pounds plus the value of all items of unusual or unique value. Further the insured must provide a valued listing of all items valued at or over US\$1,500 per item or set; otherwise, reimbursement could be limited to that amount.
- Automobiles, motorcycles and boats must be valued at the cost to replace the item at destination with another of the same year, make and model.

D. Deductible Clause: Each claim shall be adjusted separately and from the amount of each such adjusted claim or applicable limit of liability whichever is less, the deductible amount as shown on this certificate shall be deducted. Shipments in storage that are extended beyond 60 days at origin and/or 60 days at destination, SIT coverage must be approved by Unirisc, Inc.

E. Prima Facie Evidence Clause: The origin and/or destination shipping inventory as prepared by the mover shall be Prima Facie evidence of delivery of the shipment in good order with the except of any written notations made on such inventory by the Insured at the time of delivery, noting missing and/or damaged items.

F. Repair or Replacement Clause: DO NOT DISPOSE OF OR DISCARD ANY ITEM WITHOUT WRITTEN AUTHORIZATION Underwriters retain the right to inspect any item prior to its repair or disposal. Underwriters shall be entitled, at their sole option, to repair or replace with like kind and quality, any article lost or damaged (whether whole or in part) or to pay cash therefore not exceeding, in any event, the amount of the insured item. No betterment allowable.

G. Salvage Clause: Where replacement or total loss payment of a damaged article(s) is made by Underwriters, they, at their sole option, have the right to salvage the damaged article (s).

H. Claims Notification: In the event of loss, damage or non-delivery which may give rise to a claim under this certificate, immediate notice must be given, in writing, to Unirisc, Inc. at the address shown on this certificate. Failure to give such notice within 45 days after delivery of the shipment will void coverage under this certificate. You must present your fully documented claim in its entirety to Unirisc, Inc. no later than 75 days from the delivery date of the Protected Property.

I. Misrepresentation and Fraud: This entire certificate shall be void if, whether before or after a loss, the insured has concealed or misrepresented any material fact or circumstances concerning this insurance or the subject thereof, or the interest of the insured therein, or in case of any fraud or false swearing by the insured relating thereto.

J. Suit Against Company: No suit, action or proceeding against this Company for recovery of any claim shall be sustainable unless commenced within one year from the date of the happening out of which the claim arises, provided that if such limitation is invalid by the laws of the state in which this certificate is issued then such suit, action or proceeding should be barred unless commenced within the shortest limit of time permitted by the laws of such state.

K. Transit Limits:

Household Goods:

Coverage is to attach from date the Moving Company accepts property at origin residence which is the date shown on the Moving Company's origin shipping inventory and is continuous during the normal course of transit until the Moving Company delivers the property at destination residence provided that all other terms and conditions of this are met. The origin and destination referred to in this clause means the FROM and TO, as appropriate locations specified on this certificate.

Automobiles, Motorcycles and Boats:

Coverage is to be attached from the date that the automobile, motorcycle or boat is placed in the custody of the Moving Company or Steamship Company and continues until the automobile, motorcycle and boat is delivered to the destination specified on this certificate, provided it is not operated on public or private roads under its own power. Further, coverage does not apply for any period exceeding 72 hours at destination ocean port, should the ocean port be the final destination. Excluding Recreational Vehicles.

Storage In Transit Coverage Extensions:

Coverage is intended to apply for 60 days at origin and/or 60 days at destination, commencing from the first day of storage at that location, and provided that the property is stored in an enclosed, protect commercial Moving Company's household goods warehouse under the care, custody and control of the Thru-Bill of Lading Moving Company (or their designated agent). Mini-storage and/or self-storage facilities are excluded. Underwriters agree to extend this insurance for storage beyond the free 60 days period (at origin and/or destination). CAT perils of Wind, Earthquake and Flood for shipments in storage greater than 180 days and more than \$250,000 per warehouse are excluded unless approved by the Underwriters and endorsed hereon. If additional limits are required please contact your moving company.

L. Other Insurance: This insurance does not cover to the extent of any other insurance, whether prior of subsequent hereto in date and by whomsoever effected, directly or indirectly covering the same property, and the Company shall be liable for loss or damage only for the excess value beyond the amount due from such other insurance.

M. Subrogation Clause: The Company shall be subrogated to the extent of their payment for losses insured hereunder and to the insured's rights to recovery against any person or organization; excepting the origin and destination freight forwarders who performed pickup, packing, delivery and unpacking services in connection with the movement of the shipment other than in the event of gross negligence. All provisions of this clause notwithstanding, it is hereby warranted that the Insured shall take all necessary actions to protect the Company's rights of subrogation against culpable parties. Failure to take such action, causing prejudice to the Company's rights of subrogation, may result in denial or reduction of the claim.

N. Burden/Duty of Insured: The burden of proof is upon the Insured to establish that loss and/or damage was incurred while under the ambit of this certificate's coverage. It is the duty of the Insured and their agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimizing a loss and to ensure that all rights against carriers, bailees, or other third parties are properly preserved and exercised. Failure by the Insured to fulfill these obligations could preclude recovery for any claimed loss and/or damage.

O. High Value Articles: Any item with an individual value US\$1,500 or more is defined as a "High Value Article". Items in this category must be specifically described, declared and valued in writing before the date property is picked up from the origin specified in this certificate.

P. Premium Payment: Where the named insured herein has not paid premium directly to Unirisc, Inc., any party receiving premium from the herein named insured is construed as the Insured's agent for payment of said premium to Unirisc, Inc., and failure of Unirisc, Inc. to receive such premium will void any coverage under this certificate.

Q. Surveys: Survey Inspection Fees are payable by this company only with prior consent by Unirisc, Inc.

R. Abandonment: There cannot be any abandonment of any insured property to the Underwriters or anyone else.

S. Assignment of Certificate: This certificate shall be void if assigned or transferred without the written consent of this Company.

T. Total Loss/FPA

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

This insurance is subject to the American Institute Cargo Clauses current on date of attachment of risk hereunder. Note SR&CC War Risk Insurance is included.

Exclusions:

This insurance does NOT cover:

1. Damage including but not limited to rust, and warping. Damages caused by climactic conditions. Spoilage or change in food or beverage of any kind.
2. Loss or damage cause by normal wear and tear, wrinkling of clothing, worn shoes, purses, hand bags accessories and the like, discoloration of leather, infestation of vermin, moths, insects of any type or inherent vice. Loss or damage attributable to fumigation or contamination of the shipment from any cause.
3. Jewelry, furs, cash, currency, bank notes, stocks, bonds, stamp and/or coin collections or any negotiable document.
4. Collections and/or collectibles defined as but not limited to baseball cards, sports memorabilia, collectible toys, etc. are only insured if specifically declared, separately valued and appraised prior to shipment. Limited to maximum of 10% of the shipment value. Artwork and Antiques individually valued over \$5,000 USD must be appraised by a professional appraisal firm or have a commercial invoice prior to shipping and must be approved by Unirisc, Inc.
5. 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 fire, sinking, overturn, collision or theft of the transporting conveyance. (Maximum coverage for insured PBO carton US\$500).
6. 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.
7. Non-factory installed accessories and/or removable items on automobiles, motorcycles and boats unless specifically and individually declared and valued for insurance. Tools, batteries, extra tires, antennas, air bags and/or personal property shipped in automobiles, motorcycles and boats are not insured.
8. Scratching, denting, chipping or marring of automobiles, motorcycles and boats over 10 years old. Scratching, denting, chipping or marring of automobiles, motorcycles and boats under 10 years old 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.
9. Calibration and/or tuning of any item, machine, device or equipment.
10. Acts of government officials and customs authorities, including confiscation. Consequential losses due to delay are not covered.
11. Data contained on hard disks, diskettes, cassettes, video tapes, CD's, etc. Company's liability is limited to the cost of hardware only, except as may be excluded elsewhere in this certificate.
12. Depreciation in market or appraised value of any item. Underwriter's liability hereon is governed by the "Repair and Replacement Clause" found in this certificate.
13. Loss or damage of personal and/or professional papers/documents of any kind, including but not limited to dissertations, tax returns, medical and employment records; items have that have no market value (such as but not limited to photographs, family albums and pictures, sentimental items, newspaper clippings, etc.).
14. Non delivery of a shipping package if the delivery receipt shows that all packages were delivered to the final destination.
15. Items not listed in the inventory prepared at origin. Items not shipped are not insured.

OPTIONAL COVERAGE TERMS & CONDITIONS

Mold & Mildew

To include loss or damage in respect to mold & mildew to the interest insured, subject to goods being professionally packed. However, we will not accept responsibility for an amount greater than 75% of the Declared Value of the Protected Property. However, we will not accept responsibility for an amount greater than 75% of the Declared Value of the Protected Property.

Electrical & Mechanical Derangement (Excluding Autos)

To include loss or damage to the interest insured which is caused by electronic and/or electrical and/or mechanical derangement, provided the interest insured is less than 6 years old. Subject to the goods being professionally packed.

Pairs & Sets Coverage

In the event of loss or damage recoverable to any item or items forming part of a pair or set, the indemnity afforded by this policy shall 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 items. All the articles constituting the pair or set shall, at Underwriters option become their property in the event that the Underwriters agree to pay the total loss of the pair or entire set.

Confirmation Of Insurance

Ref No.: _____

For Marine insurance underwritten by certain Underwriters at Mitsui Sumitomo Marine Insurance (U.S.A.), Inc. (MSIG) covering the shipment of household goods, personal effects, antiques, fine arts, automobiles, boats, motorcycles, campers and trailers as declared and valued on application form.

Insured (Owner) _____ **Date Packed** _____

Company _____

Shipped From	Shipped To
_____	_____
_____	_____
_____	_____

Origin Agent _____

Destination Agent _____

Insured valued of the following :

 **Household goods** _____

 **Automobile/Boats/Motorcycles** _____

Total Insured Value _____
Currency _____

Shipment transported by Sea Air Road

Coverage Type Comprehensive Total Loss (Restricted Conditions)

The named insured has Provided a complete valued inventory which must be equal to the replacement cost at destination of the effects to be insured.

All items have been professionally packed. Number of Cartons packed by Owner _____

Optional extended coverage Mould and Mildew

Pairs and Sets

(Please tick box if required) Electrical and Mechanical Derangement (excluding automobiles & electrical items exceeding 6 years old.)

All claims under this insurance are subject to a deductible of _____

Prepared By _____

Authorised Signature _____

(Not applicable for e-mail copy) _____

Insurance Reference Number _____

Date Prepared _____

Remarks : _____

ADMINISTERED BY: UNIRISC

2000N 14th Street, Suite 500, Arlington, VA 22201 - USA - Tel: 1-800-424-9500

ORIGINAL - CUSTOMER COPY

HOW TO FILE A CLAIM

A) CLAIM NOTIFICATION

In the unfortunate event that you need to make a claim for goods which have been lost or damaged in transit, please send the Initial Notification Form (included herein) to the following Claim Settlement Office within 45 days after delivery / schedule delivery in the event of non-delivery.

For All Claims

K. C. Dat (S) Pte Ltd
6 Lok Yang Way
Singapore 628625

Tel: (65) 6261 8116
Fax: (65) 6381 6687
Email: claims@asiantigers-singapore.com

Please be advised that failure to notify loss/damage within the time limits specified above is likely to prejudice your claim.

B) CLAIM DOCUMENTATION

In order for the Insurance Company to expedite your claim, please forward the following documents to the above Claim Settlement Office, no later than 75 days from delivery date.

1. Completed Claim Form (Refer to attached)
2. Confirmation of Insurance
3. Written professional repair estimates. Where items are beyond repair this must be confirmed in writing by the Repairer, together with a replacement estimate for the nearest equivalent item.
4. Photographs of the damaged items
5. Copy of the "Application for Comprehensive Protection" Form.
6. Packing list
7. Copy of the form you signed when you took possession of your goods (Delivery Receipt)

Compliance with these procedures will allow your claim to be processed in a timely manner.

WARNING: PLEASE NOTE THAT IF THE CLAIM BE IN ANY RESPECT FRAUDULENT AS REGARDS AMOUNT OR OTHERWISE, ALL BENEFITS UNDER THIS INSURANCE WILL BE FORFEITED.

Attention: Claims Department
K. C. Dat (S) Pte Ltd
Fax: (65) 6381 6687
Email: claims@asiantigers-singapore.com

INITIAL NOTIFICATION

Immediately upon discovering loss or damage, complete the following information and forward to the email address or fax number shown above.

This form will serve to notify us of your intent to file a claim.

Please note that initial notification must be completed within 45 days after delivery of your goods.

A Name: _____
Address: _____

Tel/Fax: _____
E-Mail: _____

B Confirmation of Insurance No / Job No.: _____
Name of the Remover you contracted with: **K. C. DAT (S) PTE LTD**

C **Please list below all items you intend to claim for and include details of the nature of loss/damage sustained to each item i.e. breakage, pilferage, water damage etc. Please use an additional sheet if necessary.**

ITEM	NATURE OF LOSS/DAMAGE	APPROX. COST OF REPAIR/REPLACEMENT

Note: If the currency for the amount claimed differs from the currency in which you insured your goods, the exchange rate applied will be that which was prevalent at the time the Confirmation of Insurance was issued.

IMPORTANT: RETAIN DAMAGED ITEMS UNTIL YOUR CLAIM IS SETTLED.

If you are not in possession of a claim form, please tick this box.

Signed _____ Date _____

CLAIM FORM

UNIRISC

Confirmation of Insurance No

Date Prepared (shown on the above document)

Full Name :
Address :
Phone Residence:
Phone Business :
Email :

Date your goods were shipped :
Date goods were delivered to your residence?
Where and when did you discover your loss? Date :
To Whom did you first notify your loss? Date :
Name of the Mover you contracted with : K.C. DAT (S) PTE LTD

Please tick relevant column								
Category on Application Form	Description of item	No on Packing List	Missing	Broken	Chipped/Scratched	Other (Please specify)	Insured Value	Amount of Claim

Total Amount Claimed
(Please state the currency)

In order to prevent possible delays with your claim the following items should be forwarded with the claim form

- Original Confirmation of Insurance
- Copy of "Application for Comprehensive Protection" Form
- Written professional estimates for repair or replacement
- Photographs of damaged items
- Packing list
- Copy of the form you signed when you took possession of your goods (Delivery Receipt)

I certify that the claim presented is correct and truthful and that no material information has been omitted. I am only claiming for the items lost/damaged during the move.

Signed : _____ Date : _____

