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	➢ **Cubic Meter Based Coverage:** Cubic meter x $3,000 (Air/Sea/Road/Perm Storage) **+** High Value items/sets over $5,000. Items valued over US $5,000: You must describe and declare item(s) and/or collections valued at $5,000 or more on the attached **High value declaration form**. Maximum extended liability protection will be limited to $5,000 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. Artwork and Antiques valued at or above $10,000 must have prior approval from Unirisc before packing. ➢ **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. ➢ **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 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. ➢ **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.
CONSIDERATIONS WHEN ORIGIN IS A SELF OR MINI STORAGE FACILITY	➢ 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 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. **If your shipment has been stored with another mover, there will need to be a repack and inventory of the shipment.** **7 Tips to Avoid Missing Items**
VEHICLE COVERAGE EXLUSIONS	➢ 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 extended liability protection. Tools, batteries, extra tires, antennas, air bags and/or personal property shipped in automobiles, motorcycles and boats are not covered. 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 it's own certificate. 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.
PROHIBITED ITEMS	➢ Firewood, lumber or building materials. Hazardous materials such as explosives, chemicals, flammable materials, firearms, ammunition, and garden chemicals ***Check Hazardous & Restricted Items List***
COPREHENSIVE COVERAGES	➢ **Electronics and Appliances:** 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**: IIn 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. ➢ **Mold and Mildew:** Coverage for items with mold and mildew is available only to items professionally packed. This limitation shall not apply to claims arising from external water damage. ***How to reduce the Risk of Mold*** ➢ **Climatic & Atmospheric:** Sub limited to 50% of the shipments insured value. ➢ **Acts of God** ➢ **Acts of War, Strikes, Riots and Civil commotion,while in transit on the ocean, or in the air. Excluding OFAC Restricted Countries.** **OFAC Country List**
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.

Initials ______ I acknowledge that I have read above Coverage Highlights

- IMPORTANT INFORMATION -
- IMPORTANT INFORMATION -

EXCLUDED ITEMS	1. Batteries and/or damage caused by batteries. 2. Currency, gift cards, or any negotiable instruments. 3. 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. 4. Furs, Jewelry, including, but not limited to, costume, precious stones, watches, cufflinks, etc. 5. Loss or damage to items crated by contractors, but uncrated by someone else. 6. Contributory damage or negligence including, but not limited to, items where crating is recommended, but not authorized. 7. 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. 8. Items claimed missing unless specific notations are made on the delivery paperwork to support the loss. 9. Merchandise for sale or exhibition. 10. Goods or merchandise shipped unlawfully as provided by applicable law, decree, customs, or regulation. 11. Goods originating from, or delivering into, self-storage facilities unless proper procedures are followed. 12. Data contained on disk, tape, flash drive, external hard drive, or any other removable media. 13. Ordinary wear and tear. 14. Loss or damage caused by gradual 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. 15. Wrinkling of clothing, shoes, or handbags. 16. Live plants, perishables, and/or spoilage of the contents of freezers or refrigerators, including spoilage of alcohol. 17. Calibration and/or tuning of any item, machine, device, or equipment. 18. Items left at the origin residence, and items not listed in the movers' inventory prepared at origin. Items not shipped are not covered. 19. Boats and trailers over 16 feet in length. 20. Eyeglasses, contact lenses, hearing aids, Invisalign braces (and other brands,) retainers, or similar types of dental items & medications. 21. Pets and livestock - animals of any kind. 22. 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. 23. Wearable technology, AirPods (along with similar brands). 24. Acts of government officials and customs authorities, including confiscation. 25. 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. 26. Depreciation arising from inadequate or substandard repairs or restoration of a damaged item. 27. Owner-packed goods (PBO) for breakage, scratching, denting, marring, chipping, staining, tearing, or items that are missing. 28. Coverage applies to economic loss only. No coverage is available for loss of sentimental value. 29. Contraband of any kind. 30. Damage to any residence. 31. Bodily injury of any kind. 32. Damage including but not limited to rust and warping. Damages caused by climatic and/or atmospheric conditions. 33. 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. 34. Hazardous materials such as explosives, chemicals, flammable materials, firewood, lumber, building materials, ammunition, and garden chemicals. a. Hazardous and restricted materials list (Link) 35.Shipments going to/from OFAC Countries (Link)
CONSIDERATIONS WHEN DELIVERY TO SELF STORAGE / MINI STORAGE FACILITY OF ANY KIND	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.
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 - **Maximum liability of US$1,000 for missing cartons if value and contents cannot be proven.** ***7 Tips to Avoid Missing Items***

Initials ______ I acknowledge that I have read above Coverage Highlights

Brown & Brown UNIRISC

ASIAN TIGERS

TRANSIT SHIPMENT WITH THE LUMP SUM OPTION

INSTRUCTIONS: Complete this form *only* if you are protecting your transit shipment with the Lump Sum Option.

APPLICANT:	ORIGIN (STATE/COUNTRY)	DATE PACKED
Ref Nbr:		
DESTINATION (COMPLETE ADDRESS)		MOVING BY (CHECK) ☐ LAND ☐ SEA ☐ AIR ☐ PERM STOR

Items in the following categories which are individually valued over US $5,000 per item, or per set, must be specifically declared and valued; otherwise they will NOT be covered by this program. These items include, but are not limited to: China, Crystal, & Silver, Fine Arts, Paintings, & Statuary, Oriental & Valuable Carpets, Collections. Antiques, and any other item or items valued in excess of US$5,000. These items will be added to your declared value, which is $3,000 times the cubic meter of the shipment.

ARTICLE	VALUE

SECTION A - GRAND TOTAL: 0

B. Cubic Meter of Shipment: ____________________ X $3,000.00 = **SECTION B - GRAND TOTAL:** 0

C. Replacement Actual Cash Value of your Automobile/Motorcycle/Boat at destination:

1. Year and make of Auto/Motorcycle/Boat: ____________________

2. Model and VIN/Serial Number: ____________________

(Replacement Actual Cash Value must be based on same make, model, and year as your present vehicle.)

SECTION C - GRAND TOTAL: ______

GRAND TOTAL (A+B+C) = AMOUNT OF PROTECTION REQUESTED: 0

OPTIONAL COVERAGE TO ADD: **MOLD & MILDEW:** ☐ **PAIRS & SETS:** ☐ **MECHANICAL DERRAGEMENT:** ☐ **CLIMATIC (Sub-limit 50% from coverage value)** ☐

☐ I have read the Insurance Protection Program and the Terms and Conditions described above and I DO NOT want to purchase protection for my shipment as described on this form. I do not require any protection through this program. (CHECK THIS BOX ONLY IF YOU ARE DECLINING THE INSURANCE PROTECTION PROGRAM.)

☐ I confirm that there are NO high valued items in my shipment valued at US $5,000 or above. (CHECK THIS BOX ONLY IF YOU DON'T HAVE HIGH VALUE ITEMS.)

☐ ***COMPLETE THIS BOX ONLY IF YOU ARE CHOOSING TOTAL LOSS ONLY OR 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 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**

(THIS APPLICATION IS NOT VALID UNLESS IT IS SIGNED BY THE CLIENT OR THEIR AUTHORIZED AGENT.)

EXTENDED LIABILITY PROTECTION

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 covered value of any merchandise or goods jettisoned or washed overboard, irrespective of percentage.

This extended liability protection is subject to the American Institute Cargo Clauses current on date of attachment of risk hereunder. Full value replacement at destination.

CONDITIONS OF COVERAGE

A. 100% Coinsurance Clause: The insured shall declare coverage 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 coverage 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 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.

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

1. 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.

2. At the replacement value of the entire shipment at destination as supported by a declared value in no instance less than the below options. Further the insured must provide a valued listing of all items valued at or over USD 5,000 per item or set; otherwise, reimbursement could be limited to that amount at USD 14 per pound (or local currency equivalent).

3. At the replacement value of the entire shipment at destination as supported by a declared value in no instance less than USD 85.00 per cubic foot and/or USD 2,975 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 USD 5,000 or equivalent per item or set; otherwise reimbursement could be limited to that amount.

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. For this offering, the deductible is waived.

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 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. **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 90 days after delivery of the shipment will void coverage under this certificate.

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 coverage 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:

1. **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.

2. **Automobiles, Motorcycles and Boats:** Coverage is to attach 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. Excluding mechanical and electrical derangement unless caused by a covered peril like fire, theft, or collision. Excludes 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 and upon receiving of the vehicle. Excludes goods packed in autos, trailers, or boats. Autos are valued at cash value per approved auto valuation services of Kelley Blue Book or NADA

3. **Storage In Transit Coverage Extensions:** Coverage is intended to apply within the country of origin and/or of final destination for a period of 365 days or as otherwise agreed 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). Storage may be extended for additional periods of time storage subject to prior special written notice and payment of additional premium to UNIRISC, Inc.

   If you are delivering into a self- or mini- storage facility of any kind: The storage facility is considered final delivery. The insurance 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 driver's 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.

If origin is a self- or mini-storage facility: 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 Weichert assigned carrier. Under no circumstances will liability 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.

L. Other Coverage: This extended liability protection does not cover to the extent of any other program, 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 program.

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. Subrogation is waived agent-to-agent.

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 of USD 5,000 or more must be defined as a "High Value Article on the High valued inventory". 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. Failure to note articles valued over USD 5,000 will be subject to the USD 5,000 limitation of coverage.

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.

FREIGHT TRANSPORT LIABILITY

Clause 1 – Cover

(1) Their liability for Goods in Transit under or by Contract, International Convention, Statute or Common Law as Carriers, Successive Carriers, Bailees, Freight Forwarders (as Principals or Agents), Agents, Container Operators, Trailer Operators, Transport Contractors, Shippers, Warehousekeepers, Terminal Operators, Wharfingers, Packers, Clearance Agents, and

(2) The Insured's liability for any breach of duty arising from any negligent act, error or omission including by way of example only and not by way of limitation liability arising out of incorrect instructions, faulty arrangements or clerical errors or omissions as Carriers and other occupations/activities as referred to in sub-Clause (1) above, and

(3) The Insured's legal liability for consequential loss, indirect and/or like losses following loss of and/or damage to goods in transit including accidental mis-delivery and accidental delay in delivery of such goods, and

(4) The Insured's liability for all risks of physical loss of and/or damage to containers and/or trailers and/or semi-trailers and/or tilt-trailers and/or pallet containers and/or pallets and/or flats and/or similar interest of every description used for the movement of goods not owned or hired or leased or loaned by or to the Insured or their servants or agents, and

(5) All risks of physical loss and/or damage to sheets, ropes, packing materials, dunnage, securing chains and toggles but excluding wear, tear, gradual deterioration, moth, mildew or vermin and

(6) Loss of, destruction of or damage to personal effects of drivers of the Insured whilst in any goods carrying vehicle operated by the Insured, but Underwriters shall not be liable for:-

(a) more than USD 1,000 any one loss or USD 200 any one article

(b) the first USD 50 of each and every claim

(c) cash, bank notes, travellers cheques, credit cards, stamps, securities, jewellery, watches, furs and cameras

(d) loss destruction or damage caused by or arising from moth, vermin, wear, tear, gradual deterioration or breakage of brittle articles, and

(7) The Insured's lien or other beneficial interest of similar nature in the goods in transit, and

(8) All additional costs and expenses necessarily and reasonably incurred in connection with any claim payable hereunder or incurred to avoid or reduce any claim otherwise payable hereunder including costs and expenses in removal or disposal of destroyed or damaged goods and/or decontamination of the vehicle and/or equipment used to carry and/or store the goods.

Clause 2 – Definitions

In this Insurance contract, in the said Schedule and in any endorsements hereto, the following words shall have the meanings in this Clause ascribed to them:-

(1) 'GOODS' means all cargo and/or freight and/or moveables including by way of example only and not by way of limitation all goods of whatsoever nature, merchandise, machinery, plant, materials, trailers, containers, flats, pallets, equipment and other property, but does not include goods owned or hired or leased by or loaned to the Insured or by or to the servants or agents of the Insured.

(2) 'IN TRANSIT' Goods are in transit during the period from the time that the goods are entrusted to or come into the hands of or under the control or responsibility of the Insured or the servants or agents or Sub-Contractors of the Insured within the territorial limits specified in the said Schedule until they cease to be entrusted to and leave the hands and the control or responsibility of the Insured or the servants or agents or Sub-Contractors of the Insured, including by

way of example only and not by way of limitation during transport whether direct or indirect or deviated route by land, sea or air (including road, rail and inland waterways) temporary or permanent storage, installations, stowing, packing, unpacking, loading, unloading and all transhipments.

(3) 'ONE VEHICLE' means a vehicle, trailer or container either individually or howsoever combined.

(4) 'ONE LOSS' means all loss, destruction, damage, costs and expenses as described in Clause 1 hereof arising out of one happening or event.

Clause 3 – Limits

The Underwriters' Liability under this Section of the Insurance shall not exceed the sums stated in the Limits of Liability section contained herein.

Clause 4 – General Average

It is hereby understood and agreed that the cover provided by Section 1 hereof shall, where applicable, extend to include the Insured's liabilities for CARGO'S PROPORTION OF GENERAL AVERAGE AND/OR SALVAGE:-

a) arising solely from the breach by the Insured of his contract of carriage with the customer, or

b) where the Insured is obliged, by agreement with the customer or otherwise, to pay such proportion on cargo's behalf.

Underwriters hereon shall at the request of the Insured sign and issue General Average Guarantees or Salvage Bonds for all Groupage Cargo shipped by the Insured and the Insured shall, as soon as possible thereafter, use their best endeavors to secure Guarantees or Bonds from each individual customer or their respective Marine Insurers.

Should the Insured or Underwriters fail to secure Guarantees or Bonds or the payment of any subsequent Contributions or Adjustments from individual customers or their respective Marine Insurers, Underwriters shall pay such sums accordingly.

Clause 5 – Optional Additional Cover

The Underwriters agree to cover the Insured at rates and on terms to be agreed upon ADEQUATE NOTICE PRIOR TO THE RISK BEING REQUIRED TO ATTACH TO THE POLICY being given by the Insured to the Underwriters in respect of:

a an increase in limit under Clause 3 – Limits (1) hereof and/or

b any waiver of recourse or subrogation against or special agreement with Sub-Contractors which would otherwise result in breach of General Conditions 2 and/or 5.

Clause 6 – Adjustment of Section 1

The premium to be adjusted at expiry on the certified gross annual charges including all charges paid to Sub-Contractors.

For the purpose of adjusting this Insurance 'the certified gross annual charges' shall be deemed to mean the gross charges earned jointly by the Insured (or any of them) and it is agreed that such gross charges may be declared to Underwriters either jointly or separately.

This extended liability protection does NOT cover:

- Firewood, lumber or building materials
- Hazardous materials such as explosives, chemicals, flammable materials, firearms, ammunition and garden chemicals.
- Perishables including food and plants and tobacco
- Batteries and/or damage caused by batteries.
- (Partial Coverage Offered) Climatic and Atmospheric (Sub limited to 50% of the shipments insured value - 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 and furs
- Loss or damage to items crated by contractors, but uncrated 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 damage 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 to be 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 regulations
- 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, wear and tear, moths, insects, vermin, bed bugs, loss or damage 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
- Contraband of any kind
- 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
- War, Strikes, Riots, and Civil Commotion; except to the extent specifically provided
- 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 good.

- 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.

INCLUDED ADDITIONAL COVERAGE TERMS & CONDITIONS

Electrical & Mechanical Derangement (Excluding Autos/Boats/Motorcycles) – 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 from manufacture date. 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.

Mold & Mildew: To include loss or damage in respect to mold & mildew to the interest insured, subject to goods being professionally packed.

Climatic and Atmospheric (Sub limited to 50% of the shipments insured value) –It is further understood that the extended liability protection afforded only applies to loss or damage occasioned by or resulting from dampness or atmosphere or extremes of temperature only when visible physical damage occurs during due course of transit. (i.e. shrinking, expanding or warping of wood etc.).