



## **Application for Insurance**

All Risk Insurance Protection for Your  
Household Goods, Personal Effects, and  
Automobiles Moving by Land, Sea or Air

Stated Value, Replacement Cost Coverage

Underwritten at Vanliner Insurance Company

Complete this application and return it to your mover.

Administered by:

**WILLIS CORROON**  
**TRANSPORTATION RISK SERVICES**

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Vienna, Virginia 22180 USA

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## ABOUT THIS INSURANCE POLICY

The moving company you have chosen to pack and ship your household goods has arranged a special program of insurance through Vanliner Insurance Company which is administered by **Willis Corroon Transportation Risk Services**. This application form explains the benefits of purchasing insurance, important information about your coverage and decisions you will make regarding it.

### 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 "All Risks" coverage on a door-to-door basis subject to the terms and conditions contained in this brochure. 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.*

### HOW DO I ARRANGE THIS COVERAGE?

**Please read this brochure.** It will help you to complete the insurance application correctly. Once you have determined the value of your shipment, return the completed white and yellow pages of your application (Sections A and B) 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. *Don't 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, don't overvalue them. We recommend you carry these items or simply don't ship them.

You are encouraged to carry jewelry and furs with you. However, should you elect to include these items in your shipment, please be aware that *coverage is limited to a combined total of \$5,000 for jewelry and furs.* Further, these items must be very specifically declared and valued on the application form.

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

There are two options standard to this insurance coverage:

1. 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, there is no coverage for them if they are lost or damaged. If you don't 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.

2. An alternative method of valuation is the determination of a lump sum value of your entire shipment. You may estimate the replacement value of your shipment at destination and declare this amount. **Underwriters require that certain items still be specifically listed and valued in order for there to be coverage on them such as, but not limited to, antiques, crystal, silver, oriental and valuable carpets, paintings and other fine art pieces, statuary and other similarly high valued items. When these items are not specifically listed and valued, there is no coverage for them.**

After you have determined the estimated replacement value at destination of your shipment, please be sure that the value is at least \$6 x the net weight of your shipment in pounds. Underwriters require all shipments using the lump sum method have a value that is not less than \$6 x the net weight. If your estimated value is less than this total, you must designate that greater value as your insurance value.

### 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 IF I WILL BE SHIPPING MY AUTOMOBILE, 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 also that your vehicle should not be used as a packing container.** Items packed within the auto are specifically excluded from this insurance protection.

## **WHAT ABOUT INSURING THE SHIPPING AND CARRIAGE CHARGES?**

You have the option to insure the costs of your shipping charges. If your shipment was completely destroyed, you would not normally be able to recover the costs you had already expended for shipping and carriage. Declaring these charges would permit you to recover them in the unlikely event of a total loss.

## **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 the movers unpack your shipment within 14 days of its arrival, coverage will remain in effect for the unpacking process.

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.

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

**YES. Please refer to Limits and Exclusions of Coverage section of this application.**

In addition, some of these exclusions can be "bought back" for an additional premium. An explanation of the effect of these exclusions and the benefit of the "buy-back" is provided.

## LIMITS AND EXCLUSIONS OF COVERAGE

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.
- Loss or damage caused by inherent vice.
- 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.

**You have the option to elect the following coverages. *There may be an additional charge.***  
**Please consult with your mover for these charges.**

## PAIRS & SETS COVERAGE:

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 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*.

## **ELECTRONIC OR MECHANICAL DERANGEMENT (BREAKDOWN):**

Upon arrival at destination, occasionally an electronic 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 electronic/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.

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

Your Willis Corroon confirmation of insurance provides 180 days storage insurance protection *provided the shipment is stored in a commercial, enclosed warehouse*. Coverage can be extended for an additional period of time by the payment of an additional premium. *Note that coverage cannot be extended when your shipment is placed in a self-storage warehouse.*

## **WHAT SHOULD I DO IF I HAVE A CLAIM?**

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. While the vast majority of shipments arrive without loss or damage, sometimes loss or damage will occur.

### **In case you become aware of loss or damage before you receive your insurance confirmation, please follow these procedures:**

1. Take steps to minimize any loss.
2. Fax or telephone your mover or Willis Corroon Transportation Risk Services advising that you have damage to your shipment. Please indicate the name of the company that packed your shipment as a reference.
3. Your mover or Willis Corroon will immediately fax claims instructions to you.

# **WILLIS CORROON TRANSPORTATION RISK SERVICES**

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*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're shipping a car, don't 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 white and yellow parts of Sections A & B to your mover before your shipment departs.
- We hope you have a successful move without any damage. However, if you have problems, we'll work with you to get your problems resolved promptly and equitably.



# TERMS & CONDITIONS

(Subject to the Provisions of an Open Marine Cargo Policy Issued by Vanliner Insurance Company)

## ② PROPERTY COVERED

Household Goods and Personal Effects, Antiques, Fine Arts, Automobiles, Boats, Motorcycles, Campers and Trailers as declared and valued on this and supporting documents.

## ② COVERAGE

### **Professionally Packed:**

All Risks of physical loss or damage subject to the version of the following American Institute Clauses current at the time of commencement of transit: Cargo, War, Strikes, Classification, Radioactive Contamination Exclusion, Insolvency Exclusion Amendment. For the purposes of general average contribution and salvage charges recoverable hereunder, the effects insured shall be deemed to be insured for their full contributory value.

### **Owner Packed Goods—As above but excluding:**

Breakage, scratching, denting, chipping, staining and tearing of owner packed effects unless directly caused by fire, stranding, sinking or collision of the vessel or collision or overturn of transporting land conveyance. Also excluding claims for missing items of owner packed cartons or packages unless an itemized valued list of contents of each carton or package is supplied by the owner prior to commencement of transit.

## ② EXCLUSIONS

This Insurance does not cover:

A. Loss or damage caused by gradual deterioration, wear and tear, atmospheric or climatic conditions, inherent vice, electrical, electronic and mechanical derangement, and consequential loss.

B. Jewelry and furs unless declared and valued, but subject to a limit of US\$5,000 any one transit. Money and securities are excluded absolutely.

C. Depreciation arising from inadequate or substandard repairs or restoration of a damaged item.

D. Loss of or damage to an automobile while being driven under its own power except while on premises of the port or while being driven by an authorized driver who is an employee of the freight forwarder or his agent in direct furtherance of the transit.

E. Loss or damage caused by scratching, denting or marring of automobiles unless the forwarder and the owner both agree and sign a "certificate of condition" or similar document stating the condition of the automobile prior to shipment, noting all defects. Non-factory installed accessories not specifically declared and valued for insurance. Goods packed in autos.

## ② GENERAL CONDITIONS

1. VALUATION CLAUSE: The household goods and personal effects insured must be valued either:

A. At the replacement cost at destination as supported by a complete valued inventory.

OR

B. At the replacement cost of the entire shipment at destination as supported by a declared value in no instance less than US\$6 times the net weight of the shipment in pounds.

**Items of unusual value such as, but not limited to, antiques, collections, watches, crystal, silver, fine arts, oriental carpets, etc., must be specifically declared and valued if coverage is required.**

2. Automobiles, campers, boats, motorcycles and trailers must be valued at the cost to replace the item at destination with another of the same year, make and model.

3. 100% CO-INSURANCE CLAUSE: If you fail to insure for the full replacement value of goods at destination, you will only be

entitled to recover from Underwriters the proportion of the loss as the declared value bears to the total value of the property you shipped.

4. PAIRS & SETS CLAUSE: Where any item is part of a pair or set, Underwriters will only pay for the actual parts which are lost or damaged. No payments will be made for articles that are not damaged.

5. DURATION OF TRANSIT CLAUSE: This insurance begins from the time the items you have declared for insurance are professionally packed and picked up for the commencement of transit and continues during the ordinary course of transit until the insured property is professionally delivered to the destination specified on the insurance confirmation. If the goods are professionally unpacked, coverage is extended to cover that unpacking provided it is done within 14 days of delivery. **If storage beyond the ordinary course of transit is needed, please note that this insurance continues for up to 180 days (not self-storage units) without additional charge. Underwriters agree to extend this insurance for storage beyond 180 days on a monthly basis for additional premium. This premium must be received prior to the expiration of the 180 days.** If your shipment is not arranged on a door-to-door basis by the moving company, this insurance coverage ceases at the time the involvement of the moving company or their agent ceases. For shipments that have been in storage before instructions to move them were given to the moving company, this insurance begins at the time the mover/forwarder receives the request for insurance. In the event of war or warlike actions, coverage may be limited according to the terms of the War Clauses.

6. We will not insure depreciation in market or appraised value of any item regardless of whether such depreciation arises as a result of a peril insured against or otherwise.

7. SUBROGATION CLAUSE: The underwriters shall be subrogated to the extent of their payment for losses insured hereunder to all the insured's rights of recovery against any person or organization, excepting the freight forwarder or mover who issued this document.

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

9. CLAIMS NOTIFICATION: In the event of loss or damage which may give rise to a claim under this insurance, immediate notice must be given in writing to Underwriters' representatives. It is a condition precedent to Underwriters' liability under this insurance that all claims are notified within 30 days after delivery or 30 days after scheduled delivery in the event of non-delivery. Further it is understood that presentation of claim in its entirety after notice will be in a timely fashion not to exceed 90 days from the date of such notice.

10. Underwriters shall be entitled at their option to repair or replace any article lost or damaged (whether wholly or in part) or to pay cash not exceeding the insured value thereof. Underwriters may require proof of ownership, and/or value of any item claimed.

11. DEDUCTIBLE: If a deductible is stated on the front of this Confirmation, that sum shall be deducted from any adjusted claim for loss or damage.



**APPLICATION FOR ALL RISK TRANSIT INSURANCE**

NAME OF INSURED: \_\_\_\_\_

Articles	No. Items	Replacement Cost	AUTOMOBILES / MOTORCYCLES / BOATS	CALCULATION COLUMN
<b>P. MISCELLANEOUS</b>			<b>Q. ITEM 1</b>	<b>HOUSEHOLD GOODS</b>
Statues/Figurines			(Circle One) AUTOMOBILE MOTORCYCLE BOAT	A. LIVING ROOM
Decorative Objects			Yr./Make:	B. DINING ROOM
Piano			Serial No.:	C. CHINA
Other Musical Instruments			Value:	D. CRYSTAL
Clock(s)				E. SILVER
Baskets/Plant Holders				F. DEN/FAMILY ROOM
Artificial Plants				G. KITCHEN
Pictures/Paintings			<b>R. ITEM 2</b>	H. OFFICE
Books			(Circle One) AUTOMOBILE MOTORCYCLE BOAT	I. BASEMENT & GARAGE
Video Tapes			Yr./Make:	J. BEDROOM NO. 1 (MASTER)
CDs/Tapes/Records			Serial No.:	K. BEDROOM NO. 2
Toy/Games			Value:	L. BEDROOM NO. 3
Bicycles				M. BATHROOMS
Exercise Equipment				N. CLOTHING/LINENS
Sports Equipment				O. ELECTRONICS
Camping Equipment			<b>S. ACCESSORIES FOR ITEMS 1 &amp; 2</b>	P. MISCELLANEOUS
Fireplace Equipment			Non-factory installed accessories must be separately listed and valued:	<b>HOUSEHOLD GOODS TOTAL</b>
Sewing Machine				
Sewing Supplies				
Craft Supplies				
Holiday Decorations				<b>AUTOMOBILES / MOTORCYCLES / BOATS</b>
Other				Q. ITEM 1
				R. ITEM 2
				S. ACCESSORIES
<b>Sub-Total</b>			<b>Sub-Total</b>	<b>TOTAL</b>

**ADDITIONAL INSURANCE COVERAGE OPTIONS:**

Which of these options do you wish to "Buy-Back?"  
 Coverage is not included if these boxes are **not** checked and initialed.

- \_\_\_\_\_ Pairs and Sets Coverage
- \_\_\_\_\_ Electrical & Mechanical Derangement Coverage
- \_\_\_\_\_ Mold and Mildew Coverage

<b>INSURED VALUE</b>	
HOUSEHOLD GOODS	
AUTOMOBILES/MOTORCYCLES/BOATS	
SHIPPING CHARGES	
<b>GRAND TOTAL</b>	
	Currency

**Please insure my shipment for \_\_\_\_\_ which is the estimated replacement cost 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.
- \_\_\_\_\_ I have selected the lump sum option and have not provided a complete valued inventory. I have, however, valued certain items as required by the policy. If I have not valued these items, I understand that they are not insured.
- \_\_\_\_\_ **Please DO NOT insure my shipment.**
- \_\_\_\_\_ **My shipment will be insured by my employer. I do not require any insurance through the mover.**

\_\_\_\_\_  
 Signature Date

*Please return the Sections A and B to your mover. Please retain a copy for your records.*