



## Application for Insurance

Comprehensive Coverage Protection for Your  
Household Goods, Personal Effects, and  
Automobiles Moving by Land, Sea or Air

Stated Value, Replacement Cost Coverage

Underwritten at Lloyds

Complete this application and return it to your mover.

Administered by:

**WILLIS RELOCATION RISK GROUP**

11240 Waples Mill Road, Suite 301

Fairfax, Virginia 22030 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 certain underwriters at Lloyds which is administered by **Willis Relocation Risk Group**. 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. Packed by Owner goods are not covered.***

### 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 Sections A and B of your application to your mover and retain copies for your own records. 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 US\$5,000 for jewelry, stamp or coin collections and furs.*** Further, these items must be very specifically declared and valued on the application form. **Proof of valued and/or ownership will be required in the event of a claim.**

## 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 and valued, 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.**

**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\$1,800. will require proof of valued (appraisal or invoice) in the event of a claim. Clothes, shoes and/or handbags with individual values at or above US\$1,800 will require proof of purchase.**

2. An alternative method of valuation is to select a value which is the estimated replacement cost of your entire shipment at destination. Once you have selected this value please determine that it is adequate by making a list of items which are worth more than US\$1,800 per item or per set. Multiply the volume in cubic meters by US\$3,000 and then add the sum of the high valued items above US\$1,800. If your estimate is less than this result, you should increase it. If you are satisfied that the amount you selected represents the true replacement value of your shipment, declare 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 invoked. *Please see the box below for an 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're worth more than US\$1,800 per item or per set, declare and value them. Proof of value and/or ownership (appraisal or invoice) will be required in the event of a claim. Clothes, shoes and/or handbags with individual values at or above US\$1,800 will require proof of purchase.

## **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 also that your vehicle should not be used as a packing container.* Items packed within the auto are specifically excluded from this insurance protection.

*Mechanical and Electrical 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 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 pages 4 and 5 of this application.*

## 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, 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.
- Underwriter's maximum liability is US\$1,500 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 Program. We strongly suggest you familiarize yourself with them.**

## Optional Coverage:

You have the option to elect the following coverage's. *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. *(Not available for local removals)*

## 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 upholstering. 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** and reimbursement is limited to 75% of the insured value of the shipment.

## **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 is Limited Coverage Only (Restricted Conditions)?**

This is limited insurance protection available at a lower cost. It is not All Risks 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.

## **What If My Goods Are Stored at Origin or at Destination?**

The Program provides 60 days coverage commencing from packing date including storage at origin and/or at destination **provided your shipment is stored in a commercial, enclosed warehouse**. Coverage can be extended for an additional period by the payment of an additional charge. A "Storage Extension Request" form is included with the **Confirmation of Insurance** packet in case it is subsequently required or if your shipment is expected to be in storage for more than 60 days from packing date at origin and/or at destination at the time you originally request protection from us under the Program. **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?**

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 insurance confirmation, please follow these procedures:**

1. Take steps to minimize any loss.
2. E-mail ([claims@asiantigers-hongkong.com](mailto:claims@asiantigers-hongkong.com)) Your mover advising that you have damage to your shipment.
3. Your mover or Willis will immediately e-mail claims instructions and form to you.



# WILLIS RELOCATION RISK GROUP

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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. Declare items at Replacement Cost at Destination.
- 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 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.



# 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			AUTOMOBILE MOTORCYCLE BOAT (Circle One)	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			AUTOMOBILE MOTORCYCLE BOAT (Circle One)	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				P. MISCELLANEOUS
Fireplace Equipment			<b>S. ACCESSORIES FOR ITEMS 1 &amp; 2</b>	<b>HOUSEHOLD GOODS TOTAL</b>
Sewing Machine			Non-factory installed accessories must be separately listed and valued:	
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?" Check with your mover for rates. 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> (Specify Currency)	
Household Goods	
Automobiles/Motorcycles/Boats	
<i>If no currency is specified, the declared value will be treated as USD</i>	
<b>GRAND TOTAL</b>	<u>        </u> 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 US\$3,000 times the volume in cubic meter and have not provided a complete valued inventory. I have, however, provided a listing of all items of unusual or unique nature valued over US\$1,800 per item or set.
- Please provide only the limited coverage option (Restricted Conditions).
- Please DO NOT insure my shipment.**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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

## TERMS & CONDITIONS

(Subject to the Provisions of an Open Marine Cargo Policy Issued by Certain Underwriters at Lloyds)

### ◆ Property Covered

Household Goods and Personal Effects, Antiques, Fine Arts and Motorized Vehicles as declared and valued on this and supporting documents.

### ◆ Coverage

#### Professionally Packed:

All Risks of physical loss or damage subject to the version of the following London Institute Clauses current at the time of commencement of transit: Cargo (A), War, Strikes, Classification, Radioactive Contamination Exclusion, Insolvency Exclusion Amendment, Computer Millennium Clause (Cargo) with Named Peril Extension. 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. Pre-existing damages must be noted at origin by Packing Agent.

#### 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.

#### Restricted Conditions:

Where this Confirmation of Insurance is issued subject to Institute Cargo Clauses (c), and War, Strikes, Classification, Insolvency Exclusion Amendment, Radioactive Contamination Exclusion Clauses, the goods are covered against the following perils only:

Loss of or damage to the subject-matter insured reasonably attributable to fire or explosion; vessel or craft being stranded, grounded, sunk or capsized, overturning or derailment of land conveyance; collision or contact of vessel craft or conveyance with any external object other than water, discharge of cargo at a port of distress.

Loss of or damage to the subject-matter insured caused by general average sacrifice jettison.

Theft or loss of an entire package or consignment during the course of loading, transshipment or discharge.

Cover can be extended to include risk of water damage when specified on this Confirmation of Insurance.

Including risks of jettison, loss and washing overboard.

### ◆ Exclusions

This Insurance does **not** cover:

1. Loss or damage caused by gradual deterioration, wear and tear, atmospheric or climatic conditions (see optional coverage), perishables, sentimental value, inherent vice, vermin, and/or moth damage, wrinkle clothing, loss in value, delay, loss of data and any losses that are not directly associated with the incident that causes a claim, unless specifically stated in this Policy (Consequential loss).
2. Jewelry, precious stones, stamp or coin collection and furs unless declared and valued, but subject to a limit of US\$5,000 (total full contents) any one transit. Money, securities, and loss of data from any CD Rom, floppy disk or other means of electronic storage are excluded absolutely. **Proof of value and ownership will be required in the event of a claim.**
3. 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.
4. Loss or damage caused by scratching, denting or marring of motorized vehicles 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.
5. Mechanical Derangement, mold and mildew and batteries to an automobile are excluded.
6. Termination of Transit Clause

### ◆ General Conditions

1. **Valuation Clause:** The household goods and personal effects insured must be valued either:
  - A. At the replacement cost at destination supported by a full valued inventory Items not declare and valued are not covered)or
  - B. At the replacement cost of the entire shipment at destination as supported by a declared value in no instance US\$3,000 per cubic meter of the shipment **plus** the value of all items worth \$1,800.00 or more. **Further, the insured must provide a valued listing of all items valued over US\$1,800 per item or set; otherwise, reimbursement could be limited to that amount.**

Items with individual values above US\$1,800, will require proof of value (appraisal or invoice) in the event of a claim. Clothes, shoes and/or handbags with individual values at or above US\$1,800 will require proof of purchase.

**Valuation of Motorized vehicles etc.:** Motorized vehicles must be declared and valued at their full cost of replacement at destination with another of the same year, make, model and condition.

**High Value Items above US\$5,000:** Items valued at or above US\$5,000 will require a conditions report from Origin or photos to document the conditions before packing. If this information is not provided, high value items could be limited to a settlement of US\$1,800 in the event of a claim.

2. **100% Co-Insurance Clause:** If you fail to insure for the full replacement value of goods at destination, you will be only entitled to recover from Underwriters the proportion of the loss as the declared value bears to the total value of the property you shipped.
3. **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.

4. **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 60 days from packing date (at origin and/or at destination) (not self-storage units) without additional charge. Coverage does not extend if the goods are delivered to a self-storage unit. Underwriters agree to extend this insurance for storage beyond 60 days on a monthly basis for additional premium. This premium must be received prior to the expiration of the 60 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.

5. **Service of Suit Clause.** This insurance shall be governed by and construed in accordance with the laws of England & Wales. Any dispute arising out of or in connection with it shall be subject to the exclusive jurisdiction of the courts of England & Wales

6. **General Average/Salvage/Collision:** We will defend you against marine claims for contribution in General Average, Salvage or contractual "Both to Blame Collision" clause liabilities, up to the Declared Value, except for those arising from a cause not protected by these terms and conditions, according to the contract of carriage, applicable law and practice, by counsel we select. We will decide whether to defend such claims or to settle them. If we decide to settle such claims we will pay such settlements or proper claims determined against you.

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 60 days from the date of such notice.

10. Underwriters shall be entitled at their option to repair or offer an appearance allowance at their discretion for loss or damage (whether wholly or in part) or to pay cash not exceeding the insured value thereof. **Underwriters also have the right to request proof of value, ownership or original receipts or appraisals for any item claimed. If this is not provided Underwriters have the right to limit liability.**

11. Where settlement amounts to the full protected value of a damaged article, Underwriters reserve the right to salvage such article as property of the insurers.

12. An Appearance allowance may be offered for items that do not constitute a constructive total loss but cannot be fully restored.

13. Underwriters maximum liability is US\$1,500 for missing cartons if value and contents cannot be proven.

14. **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.

15. **Fraud: If the Insured or anyone acting on its behalf makes a claim which is fraudulent and/or intentionally exaggerated and/or supported by a fraudulent statement or other lie, the Insured shall not be entitled to any benefit under this policy whether in respect of the fraudulent claim or otherwise. The Insurer shall be entitled to recover from the Insured any amounts already paid in respect of the fraudulent claim**

16. **Optional Coverage Extensions:** In the event you elect to purchase any of the following additional coverage in the Application for Insurance, this coverage shall apply to property professionally packed by your booking agent or their contractor in accordance with the corresponding following terms and conditions. (Not available for local removals)

#### Mold and Mildew Risks

To include loss or damage to the interest insured, howsoever arising, subject to the goods being professionally packed. Underwriters' maximum liability shall not exceed 75% of the sum insured for any one consignment. This limitation shall not apply to claims arising from external water damage. Coverage is excluded from Motorized Vehicles.

#### Electrical and Mechanical Derangement

(Excluding Motorized vehicles) To include loss of damage to the interest insured which is caused by electronic and/or electrical and/or mechanical derangement provided the interest insured is not exceeding six years old. Subject to the goods being professionally packed.

#### Pairs and Sets

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 having regard to the importance of the affected items within the pair or set. 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.