

SUMMARY OF COVER AND CONDITIONS

1. What the Insurance Covers

The insurance covers all risk of loss or damage to household goods, furniture and effects – subject to certain provisions and exclusions which are listed below. The detailed clauses and conditions applicable to the insurance are available on request. Coverage applies from the time the goods are collected from the named address and continues during the ordinary course of transit until delivered by the carrier and/or its agents to the domicile or stored at the named destination.

2. Principal Provisions and Exclusions

- (a) **The goods must be insured for their full value at destination; other wise, the full amount of a claim will no be recoverable.**
- (b) Claims in respect of articles forming part of a pair or set are recoverable for only a proportionate part of the value of the pair or set, unless additional coverage is purchased.
- (c) Owner-packed goods only. Breakage and damages are excluded. Claims for missing items are excluded, unless a valued list of the items to be insured is supplied by the owner prior to commencement of transit.
- (d) The following items are not covered by the insurance: jewelry; watches; trinkets; precious stones and metals; coins; money; securities; stamps; deeds; documents; foodstuffs; liquids; medicines; drugs; plants and livestock; and, unless previously agreed in writing, wines and spirits.
- (e) The insurance excludes claims in respect of:
- i. wear, tear, or gradual deterioration's; moth or vermin infestation; rust; mildew; and/or any process of cleaning or repair
 - ii. consequential loss of any kind or description
 - iii. mechanical or electrical breakdown or derangement
 - iv. any loss and/or damage occasioned to or by perishable goods, acids, paints, aerosols, medicines, and liquids of all descriptions included in the consignment
 - v. loss of value as a result of repairs
 - vi. loss or damage by climatic or atmospheric conditions
 - vii. delay, confiscation, or detention by Customs or other officials or authorities

3. Storage

In the case of household goods:

- 120 Days total at origin and/or destinations.
- Thereafter the insurance can be extended upon application to the carrier and payment of an additional premium.

In the case of motor vehicles:

- 60 days at origin
- 30 days at destination

NOTE: It is your responsibility to apply for any extensions to the above periods; an application form is enclosed in this packet

4. Moving Charges

In addition to the insurance on the household goods, insurance is offered for charges you have paid to the carrier only in the event of total loss of the whole consignment.

CLAIMS

In the event of loss or damage, full details of the claim must be provided within 30 days. The actual claim must follow within 90 days. Details of the claim procedure are shown below.

In the event of a claim, you must notify Allied International immediately and send the following documents:

Completed claim form

Claims can either be filled out via the North American International website or sent via fax or mail to:"

North American International Marine
Insurance Dept.
P.O. Box 4403
Chicago, IL 60680
Phone: 630-570-3516
Fax: 630-570-3541

TERMS AND CONDITIONS

PROPERTY COVERED

Household Goods and Personal Effects, Antiques, Fine Art, Automobiles, Boats, Motorcycles, Campers and Trailers as declared and valued on this Document.

COVERAGE

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, Insolvency Exclusion Amendment, Radioactive Contamination Exclusion. For the purposes of general average contribution and salvage charges recoverable hereunder, the effects insured will be deemed to be insured for their full contributory value.

EXCLUSIONS

This Insurance does not cover:

- A. Breakage, scratching, denting, chipping, staining, and tearing of owner-packed effects, unless directly caused by fire, stranding, sinking or collision or overturning of transporting land conveyance. Also excluded are claims for missing items of owner-packed containers, unless an itemized valued list of contents is supplied by the owner prior to commencement of transit.
- B. Loss of damage caused by gradual deterioration; wear; and tear; atmospheric or climatic conditions; inherent vice; electrical, electronic and mechanical derangement.
- C. Jewelry, money and securities are excluded absolutely.
- D. Depreciation arising from inadequate or substandard repairs or restoration of a damaged item.
- E. Loss or damage to an automobile while being driven under its own power, except while on the 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.
- F. 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 and noting all defects. Also excluded are non-factory installed accessories not specifically declared and valued for insurance and goods packed in autos.
- G. Loss or damage caused by radiation or radioactive contamination.
- H. In respect of magnetic and/or optical storage devices, subject to policy conditions and limits, coverage is limited to:
 - a) Physical loss or damage to the storage devices,
 - b) Reasonable costs insured in reinstating the data contained within such device, following physical loss or damage in a) above. The indemnity under this clause is limited to \$150 per any one storage device, excluding claims arising from unexplained loss of data and/or magnetic disturbance.

GENERAL CONDITION

1. **VALUATION CLAUSE:**The household goods and personal effects insured must be valued at the replacement cost at destination as supported by complete valued inventory.
2. Antiques and fine art, automobiles, campers, boats, motorcycles, and trailers must be valued at their replacement cost at destination, taking into account costs of duties, shipping, and carriage charges.
3. **100% CO-INSURANCE CLAUSE:** If you fail to insure for the full replacement value of goods at destination for your entire shipment, you will be entitled to recover from Underwriters only 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 pay only for the actual parts which are lost or damaged. No payments will be made for articles that are not damaged unless additional insurance purchased.

5. **DURATION OF TRANSIT CLAUSE:** Coverage attaches from the time the household goods and personal effects and/or automobile and/or other approved items are being professionally packed and picked up at the residence or business location of the insured for the commencement of the transit – including customary trans-shipment, if any – until the insured property is delivered to the final destination. If the goods are professionally unpacked, coverage is extended to cover the period of professional unpacking, provided this takes place within 14 days of delivery. Storage coverage for up to 120 days is included without additional charge if in an enclosed warehouse. In consideration of an additional premium, Underwriters agree to extend storage coverage, provided your request and premium are received before the expiration of the included storage.
6. This insurance is subject to the English law and jurisdiction.
7. **SUBROGATION CLAUSE:**The Underwriters will 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 carrier 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 will be liable for loss or damage only for the excess value beyond the amount due from such other insurance.
9. Underwriters will be entitled to the 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 items claimed missing.
10. Claims on shipment of motor vehicles are subject to a deductible of \$150 for each and every vehicle.
11. **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 the Claims Center. It is a condition precedent to Underwriters' liability under this insurance that all items lost or damaged are reported within 30 days after delivery or 30 days after scheduled delivery in the event of non-delivery. Also, it is understood that presentation of claim in its entirety after notice will be in a timely fashion not exceeding 90 days from the time of such notice.

CLAIMS PROCEDURE

In the event of a claim, you must immediately notify the Claims Center shown below, and submit the following documents:

- ? Completed claim form
- ? Original Certification
- ? Photographs of damaged items
- ? Original inventory
- ? Estimates for repairs, purchase bills or similar other receipts
- ? Signed delivery receipt note

In the event of short delivery of any packages or damage to the packages seen on arrival, please notify – in writing – the Carrier who made the delivery. Under no circumstances – except under written protest – should you give a clean receipt if goods are in questionable condition.

Please send your claim to:

NORTH AMERICAN INTERNATIONAL CLAIMS CENTER
P.O. BOX 4403
CHICAGO, IL 60680 U.S.A.
Tel: 630.570.3516
Fax: 630.570.3541