

Student \_\_\_\_\_ Phone \_\_\_\_\_ Pickup Date \_\_\_\_\_ Estimated Out Date \_\_\_\_\_

Moving Agent \_\_\_\_\_ Phone \_\_\_\_\_

College /University \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Use the following calculation to determine the minimum amount of coverage required. ( **Coinsurance will apply if goods are not insured to full value** )

Weight of Shipment \_\_\_\_\_ X \$5.00 per pound = \$ \_\_\_\_\_ of value.

PREMIUM AMOUNT		* ADDITIONAL PREMIUM AMOUNT	TOTAL PREMIUM
<input type="checkbox"/> \$35.00 with \$250.00 Decutable - \$2,500.00 maxium coverage			
<input type="checkbox"/> \$50.00 with \$250.00 Decutable - \$4,000.00 maxium coverage			
<input type="checkbox"/> \$75.00 with \$250.00 Decutable - \$5,500.00 maxium coverage		\$1.00 per \$100.00 of additional value	

\*Additional coverage can be purchased at the rate of \$1.00 per \$100.00 of value.

120 days maximum coverage period, unless additional premium is paid.

Collections are limited to \$500.00 coverage unless a list is provided with values of each item.

You must provide a separate list of all items valued over \$2,000.00.

In consideration of the premium charged, the company agrees with the insured to pay for damages to or destruction of the property described in the schedule subject to the following provisions and stipulations.

**1. PERILS INSURED:** This certificate insures against all risk of direct physical loss or damage to the property from any external cause except as hereinafter excluded. **2. PROPERTY COVERED:** This certificate insures property of the insured including household goods, boats not exceeding 16 feet in length, and automobiles accepted for repositioning, packing, crating, or transportation except as hereinafter excluded. Automobiles, boats, computer hardware and antiques are insured for actual cash value only. A. This policy covers the property insured while in due course of transit, from the time that the packing commences, provided that the packing is performed by the carrier, at the origin residence and continues until delivered at the destination residence, or until unpacking is completed, provided that the unpacking is performed by the carrier. **3. TERRITORIAL LIMIT:** This certificate covers only within the contiguous United States and Canada (excluding transportation to and/or from Alaska and Hawaii). **4. EXCLUSIONS:** This certificate does not apply to and coverage is not provided for: **A.** Delay of shipment, loss of market, loss of value, loss of use, or consequential damages. **B.** The condition or flavor of perishable articles. **C.** Documents, foodstuffs, plants, animals, currency, notes, securities, accounts, bills, bullion, deeds, personal documents, family albums/videos/photographs, stamps, coins, money, jewelry, furs, sports cards, watches, precious stones and automobiles driven under their own power except during loading and unloading. **D.** Collections valued over \$500.00 unless specifically listed in the schedule by description and value and an additional premium paid. **E.** Fine Arts and/or Antiques in excess of \$5,000.00 individually, \$15,000 collectively unless specifically listed in the schedule by description and value and an additional premium paid. **F.** Loss or damage caused by or resulting from: (1) An act, omission or order of the insured or his agent; (2) Insects, moths, vermin or ordinary wear and tear; (3) Damages caused by spillage of chemicals, cleaning solutions, flammables, lubricants and other similar materials; (4) Defects or inherent vice of the article, including susceptibility to damage because of atmospheric conditions such as temperature and humidity or changes therein. **G.** Loss of or damage to computer data or media. **H.** Damage to packed articles unless professionally packed or unless there are physical signs such damage resulted from negligence of the carrier or is caused directly by fire, lightning, explosion, flood cyclone, tornado, windstorm, collapse of bridges, theft, or collision, overturn or upset of the transporting vehicle. **I.** The mechanical or electrical derangement of mechanical, electrical, or electromechanical devices unless there are physical signs such damage resulted from negligence of the carrier. **J.** Missing items, unless exceptions are noted on delivery documents. **K. Nuclear Clause:** This certificate does not cover loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether directly or indirectly resulting from an insured peril. **L. War Risk:** This Company shall not be liable for loss caused directly or indirectly by: (1) Hostile or warlike action in time of peace or war, including action in hindering, combating or defending an actual, impending or expected attack, (a) By any government or sovereign power, (de jure or de facto), or by any authority maintaining or using military, naval or air forces or (b) By military, naval or air forces; or (c) By an agent of such government, power, authority or forces, it being understood that any discharge, explosion or use of any weapon of war employing nuclear fission or fusion shall be conclusively presumed to be a hostile or warlike action by such a government, power, authority or forces. (2) Insurrection, rebellion, revolution, civil war, usurped power, or action taken by government authority in hindering, combating or defending against such an occurrence; seizure or destruction under quarantine or custom's regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.

**GENERAL CONDITIONS:** ( Actual Cash Value Option or  Replacement cost Option) **1. VALUATION:** A. If the valuation stated in the schedule is "Actual Cash Value," the company shall not be liable for more than the lesser of the following amounts: (1) The actual cash value of the property at the time of loss, allowing for depreciation and/or obsolescence, or (2) The maximum limit of liability stated in the schedule, or (3) The actual cost to repair the damaged property. B. If the valuation stated in the schedule is "Replacement Cost," the company shall not be liable for more than the lesser of the following amounts: (1) The replacement cost of the property at the time of loss, or (2) The maximum limit of liability stated in the schedule, or (3) The actual cost to repair the damaged property. **2.) STORAGE TEMPORARY STORAGE:** This policy, subject to all its terms and conditions, is extended to cover shipments of household goods and personal effects which are temporarily detained in storage at a public warehouse (excluding, however, any storage of goods in a mini warehouse or self storage location) for a period of up to 120 consecutive days at no additional charge. **PERMANENT STORAGE:** This policy, subject to all its terms and conditions, may be extended to cover shipments of household goods and personal effects which are stored at a public warehouse, where a valid warehouse receipt has been issued (excluding, however, any storage of goods in a mini warehouse or self storage location). Coverage is available provided prior notice is given to these assurers and premiums paid as required. Such notices must be in writing and received by these assurers prior to the expiry of any temporary or permanent coverage currently provided. Notwithstanding anything contained elsewhere herein to contrary, this policy shall not pay for loss or damage to goods and merchandise while covered under this extension, caused by or resulting from: 1) Unexplained or mysterious disappearance, or loss or shortage unless there are visible signs of forced entry, or where there is no evidence that the loss was occasioned by a peril specifically insured against; 2) Mildew, mold, rust or deterioration. **3. PAIR OR SET:** In the event of loss or damage to any article or articles which are part of a set, the measure of loss or damage to such article or articles shall apply only to the value of the piece or part lost or damaged giving consideration to the importance of said article or articles but in no event shall such loss or damage be construed to mean total loss of the pair or set. **4. PROTECTION OF PROPERTY:** In case of loss, it shall be lawful and necessary for the insured, his or their factors servants and assigns to sue, labor and travel for, in and about the defense, safeguard and recovery of the property covered hereunder, or any part thereof, without prejudice to this certificate, nor shall the acts of the insured or the company, in recovering, saving and preserving the property in case of loss be considered a waiver or an acceptance of abandonment. The expenses so incurred shall be borne by the insured and the company proportionately to the extent of their respective interests. **5. NOTICE AND PROOF OF LOSS:** The insured shall as soon as practicable report in writing to the company, or its agents, every loss, damage or occurrence which may give cause to a claim under this certificate and shall file with the company or its agent within ninety (90) days from date of delivery, a detailed sworn proof of loss. Failure of the insured to report said loss or damage or to file such sworn proof of loss shall invalidate any and all claims under this certificate for such loss. **6. INSURED'S RESPONSIBILITY:** It is the insured's responsibility to check the Household Goods Descriptive Inventory for correctness before signing. All goods must be listed on the inventory and the condition at origin must accurately reflect the condition of the goods at origin. The insured shall upon delivery check the items against the inventory and note any missing items and/or changes in condition of the goods delivered. The company's liability for loss or damage will be determined by the notations made at delivery. In the event an inventory is not prepared by the mover, exceptions and notations must be made on the bill of lading and/or delivery receipt. **7. SETTLEMENT OF CLAIMS:** All adjusted claims shall be paid or made good to the insured within thirty (30) days after presentation and acceptance of satisfactory proof of interest and loss at the office of the company. No loss shall be paid hereunder if the insured has collected the same from others. **8. DEBRIS REMOVAL:** In the case of loss or damage to the property covered hereunder the company will pay such expense which may be incurred in the removal of all debris of such property which may be occasioned by loss covered under the terms of this certificate. However, total liability under the certificate shall not exceed the amount otherwise herein specified. **9. COMPANY'S OPTIONS:** It shall be optional with the company to take all, or any part, of the property at the agreed or appraised value, or to repair, rebuild or replace such property destroyed or damaged with other of like kind and quality within a reasonable time, on giving notice of its intention to do so within sixty (60) days after the receipt of the proof of loss herein required. **10. SUBROGATION:** In all cases of loss, the insured shall assign and subrogate all their rights and claims against others to this company at time of payment for an amount not exceeding the sum paid by this company and permit suit to be brought in the insured's name, but at the company's expense, and the insured further agrees to render all reasonable assistance in the prosecution of said suit or suits. This company is not liable for any loss, which, without its consent, has been settled or compromised with others, who may be liable therefor. **11. APPRAISAL:** In the event of disagreement as to the amount of loss, the same shall be ascertained by two competent and disinterested appraisers, the insured and the company selecting one, and the two so chosen shall first select a competent and disinterested umpire. The appraisers together shall then estimate and appraise the loss, stating separately the sound value and damage, and failing to agree shall submit their differences to the umpire and the agreement in writing of any two shall determine the amount of such loss. The parties thereto shall pay the appraisers respectively selected by them, and shall bear equally the expense of the appraisal and umpire. **12. SUIT:** No suit, action or proceeding for the recovery of any claim under this policy shall be sustainable in any court of law or equity unless the same be commenced within twelve (12) months next after discovery by insured of the occurrence which give to the claim, provide however, that by the laws of the state within which this policy is issued such limitation is invalid, then any such claim shall be void unless such actions, suit or proceedings be commenced within the shortest limit of time permitted by the laws of such state. **13. ASSIGNMENT OF CERTIFICATE:** This certificate shall be void if assigned or transferred. **14. AGENT:** No person or firm shall be deemed an agent of the company unless specifically authorized in writing by the company.

**100% COINSURANCE CLAUSE:** If the amount of insurance purchased is not equal to the value of the property, the Company will not pay for the full value of any item lost or damaged. The insured shall to the extent of such deficit bear his, her or their portion of the loss.

I agree that my signature acknowledges that the information provided is true and correct to the best of my knowledge and I have read the terms and conditions and understand that they apply to insurance policy.

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