

# PROPOSAL FORM FOR INLAND TRANSIT / STORAGE

Name of Assured: \_\_\_\_\_

Date: \_\_\_\_\_

**(Movement between storage locations is not permitted without prior endorsement hereto, and additional premium paid.)  
 (Redelivery must be advised not less than 72 hours in advance.)**

**ORIGIN ADDRESS :** \_\_\_\_\_

**DESTINATION ADDRESS :** \_\_\_\_\_

**Tel# / Fax# / Email:** \_\_\_\_\_

**STORAGE REQUIRED (NO. OF MONTHS) :** \_\_\_\_\_

 Deductible: \_\_\_\_\_ (Amount)

 No Deductible

**(If none is stated at above, the deductible is US\$150)**

## ADVICE ON HOW TO PROCEED WITH THIS DECLARATION

- (i) Do not include cash, jewelry, watches or similar valuable articles without consulting your packer as these items are excluded from the insurance cover.
- (ii) Please include every item that you intend to move under the appropriate category. Use additional sheets of paper if necessary.
- (iii) Please ensure that any item valued individually at more than **US\$1,500 (or equivalent)** is listed separately. You are responsible for demonstrating the value of all interests.
- (iv) Definition of Replacement Value: **Retail value of article at destination.**

**\*\* IF NO CURRENCY IS STATED, IT WILL BE ASSUMED TO BE IN US DOLLARS \*\***

QTY	ARTICLE	VALUE
<b>I</b>	<b>LIVING ROOM</b>	
	SOFA	
	CHAIR(S)	
	END TABLE(S)	
	COFFEE TABLE	
	LAMP(S) & SHADE(S)	
	RUG(S)/CARPET(S)	
	CURTAIN(S) & BLIND(S)	
	PICTURE(S)/PAINTING(S)	
	CLOCK(S)	
	TELEPHONE	
	BOOKCASE/CABINET	
	MIRROR(S)	
	ORNAMENT(S)	
	PIANO	
	MUSICAL INSTRUMENTS	
	TV/VCR	
<b>II</b>	<b>BATHROOMS</b>	
	RUG(S)/MAT(S)	
	TOWEL(S)/LINEN	
	CABINETS	
	COSMETICS	
	LAUNDRY BASKET	
	HAIR DRYER/RAZOR	
<b>TOTAL COLUMN (1)</b>		<b>0.00</b>

QTY	ARTICLE	VALUE
<b>III</b>	<b>DINING ROOM</b>	
	TABLE(S) & CHAIRS	
	CHINA CABINET	
	BUFFET/SIDEBOARD	
	HOSTESS TROLLEY/BAR	
	LAMP(S) & SHADE(S)	
	RUG(S)/CARPET(S)	
	CURTAIN(S) & BLIND(S)	
	MIRROR(S)	
	TABLE LINENS	
	PICTURE(S)/PAINTING(S)	
	CLOCK(S)	
	CUTLERY SET(non sterling)	
	STILL WINE/LIQUOR	
<b>IV</b>	<b>FAMILY ROOM/STUDY</b>	
	SOFA	
	TABLE(S) & CHAIR(S)	
	CURTAIN(S) & BLIND(S)	
	MIRROR(S)	
	DESK(S)	
	CABINET/BOOKCASE	
	PICTURE(S)/PAINTING(S)	
	CLOCK(S)	
	RUG(S)/CARPET(S)	
	LAMP(S) & SHADE(S)	
	TV	
	VCR	
<b>TOTAL COLUMN (2)</b>		<b>0.00</b>

QTY	ARTICLE	VALUE
<b>V</b>	<b>KITCHEN</b>	
	COOKER/STOVE	
	MICROWAVE OVEN	
	OVEN	
	DISHWASHER	
	REFRIGERATOR	
	FREEZER	
	TABLE(S) & CHAIR(S)	
	OVEN	
	CUTLERY/UTENSILS	
	CROCKERY	
	POTS/PANS	
	CLOCK	
	LINENS	
<b>VI</b>	<b>LAUNDRY ROOM</b>	
	WASHING MACHINE	
	DRYER	
	IRON	
	IRONING BOARD	
<b>VII</b>	<b>CHINAWARE</b>	
<b>VIII</b>	<b>CRYSTAL/GLASSWARE</b>	
<b>TOTAL COLUMN (3)</b>		<b>0.00</b>

Signature of Propose: \_\_\_\_\_

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## PROPERTY COVERED

Household Goods and Personal Effects as specified in the declaration as prepared by the insured and attached hereto or otherwise provided to the Mover.

## COVERAGE

The Insurance applied for herein covers the risk of physical loss or damage to the covered property from whatsoever cause arising except as excluded below:

- (a) Damage to china, glass, furniture, fabric and other fragile articles unless directly caused by fire, stranding, sinking or collision or overturning of the vessel or transporting conveyance. **THE FOREGOING DOES NOT APPLY IF SUCH ARTICLES WERE PROFESSIONALLY PACKED.**
- (b) Scratching, denting, or marring of Automobiles unless the shipper and the owner of the automobile both agree and sign a "Certificate of Condition" or similar document stating the condition of the automobile at origin, noting all defects, if any.
- (c) Loss of non-factory installed accessories or removable items on automobile unless specifically declared and valued for insurance.
- (d) Loss or damage caused by delay, wear and tear, electrical or electronic mechanical derangement, climatic conditions, vermin, moths, inherent vice.
- (e) Loss of coins, cash, bank notes, cheques, money orders, postal orders, national savings certificates, bearer bonds, travel tickets, collections, passports, securities, manuscripts or documents of any description, jewelry, unset precious and semi-precious stones and bullion of whatever nature.
- (f) Loss or damage to **ALL HIGH VALUE** articles valued in excess of US\$1,500.00 per item except as defined in Condition #9.
- (g) Any loss and/or damage occasioned to or by perishable goods, acids, paints, aerosols, medicines, munitions or explosives and liquids of all descriptions included in the consignment.
- (h) Any loss arising from an official act of government, or government officials acting within their official capacity, and specifically, from any seizure of the insured interests. Dangerous drugs to which the various International, Federal, State, or local dangerous drugs or narcotics laws apply, or any loss arising after seizure of the insured consignment on suspicion of containing same.
- (i) Loss as a result of depreciation in market or appraised value of any insured interest if repair or replacement can be effected within the Company's liability as governed by the "Repair or Replacement" Clause. (See Condition #3)
- (j) Any loss or damage to automobile while being driven under its own power for any reason.
- (k) Loss of shipments across bodies of water except by bridge.
- (l) **NUCLEAR EXCLUSION CLAUSE:** loss resulting from nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured hereunder.
- (m) **WAR & TERRORISM EXCLUSION CLAUSE:** Loss or damage, caused directly or indirectly by reasons of, or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, martial law, strikes, riots, civil commotion or the act of any lawfully constituted Authority or any act of terrorism direct or indirect, and in any claim, and in any action, suit or other proceeding to enforce a claim, for loss or damage under this Policy the burden of proving that the loss or damage does not fall within this clause shall be upon the insured.

## CONDITIONS

1. **100% Co-insurance Clause:** The Insured shall maintain insurance on the entire shipment to the extent of the replacement value at the time of shipment and failing to do so, the Insured shall, to the extent of such deficit, bear his, or their proportion of any loss. Furthermore, in every event of loss or damage, this insurance shall not attach or cover for more than the amount specified opposite each category of goods listed on the proposal form or as scheduled elsewhere.
2. **Pairs & Sets Clause:** Where any insured item consists of articles in a pair or set, this Policy shall not pay more than the value of any particular part or parts which may be lost or damaged, without reference to any special value which such articles may have as part of such pair or set nor more than a proportionate part of the insured value of the pair or set.
3. **Repair or Replacement Clauses:** The Company shall be entitled at its sole option to repair or replace with like kind and quantity any article lost or damaged (whether wholly or in part) or to pay cash therefore, not exceeding in any event the replacement value or declared value whichever is less.
4. **Salvage Clause:** Where replacement or total loss payment of a damaged article(s) is made, the Company, at its sole option, has the right to salvage of the damaged article(s). Furthermore, no article(s) may be abandoned to the Company.
5. **Prima Facie Evidence Clause:** The origin packing inventory as prepared by the Moving Company and signed by the Insured at both origin and destination shall be assumed as Prima Facie Evidence of shipment and delivery in good order with the exception of any notations made by the Insured and moving company representative at the time of delivery.
6. **Claims Notification & Time Limitations:** There are time limitations for submission of a claim.
  - A. **Household goods (Section I):** Coverage is to apply from such time as packing shall commence at origin residence and be continuous during normal course of transit until delivery is completed at destination residence provided that all other terms and conditions of this coverage are met.
  - B. **Storage Coverage Extensions (Section I & II):** Storage coverage may be extended for additional premium and a storage extension form is attached. For extension to be effected, premium must accompany extension form.
  - C. It is a requirement of this insurance that the Insured shall within 7 days of the date of delivery or such other event which may give rise to a claim hereunder, give written notice to the Company or the Company's authorized agent or surveyor, that a loss/damage or such other prior event has or is likely to have occurred. Additionally all documentary evidence as stipulated on the certificate of insurance must be forwarded to the Company within 90 days from the date of expiration of risks covered hereunder or date on which loss was discovered whichever occurs first.
7. **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 Company shall be liable for loss or damage only for the excess value beyond the amount due from such other insurance.
8. **Subrogation Clause:** The Company 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. 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 possibly culpable parties. Failure to take such action, causing prejudice to the Company's rights of subrogation, may result in a reduction or denial of any claim made under this insurance, at the sole option of the Company.
9. **High Value Articles:** It is the intention of this insurance to insure all articles intended to be shipped in a normal household goods shipment. High value articles defined as, but not limited to the following: jewelry, furs, silverware, collections, carpets, antiques, ivory, statues, paintings, in excess of US\$1,500 value each item are insured provided they are specifically declared at the time of shipment and proper documentation of value provided. The Company reserves the right to require proof of value for any item irrespective of this clause.
10. **Deductible Clause:** The Company pays only the amount in excess of the deductible scheduled overleaf.
11. This declaration, and all required documentation applicable hereto, and the terms of coverage and the conditions stated herein are conditions precedent to any liability of the Company to pay and claim under Marine Cover MOC-(N.A.)

