



Extended Protection Program

Protection for your personal property
moving by land, sea and/or air

Declared Value, Replacement Cost Protection

Complete the Application for Protection form
herein and return it to us.

Administered by:

WILLIS RELOCATION RISK GROUP

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ABOUT THIS EXTENDED PROTECTION PROGRAM

Application Information

We are pleased to offer you protection for your personal property in the form of our Extended Protection Program ("the Program"). We have partnered with Willis Relocation Risk Group to administer the Program for us. This brochure explains important details about your protection and decisions you should make regarding it.

Why Should I Purchase Extended Protection?

Protecting your personal property against the possibility of loss or damage is a prudent decision whether you are at home or preparing for an overseas move. Your personal insurance policies (homeowner's, renter's or automobile policies) likely provide very limited, if any, coverage for your property while it is in transit or located in a foreign country. Finally, despite our best efforts and those of our world class moving partners, there are risks involved in overseas transit. Purchasing protection for the unforeseeable contingency makes good sense.

What Does the Program Cover and What Does It Exclude?

We are offering comprehensive protection on a door-to-door basis subject to the terms and conditions contained in this brochure. Specific exclusions from the Program are identified and explained. ***Protection may be limited if you do not use our services on a door-to-door basis. Packed by Owner goods are not covered***

How Do I Arrange for Protection?

Please read this brochure. It will help you to complete the Application for Protection form ("the Application form") correctly. Once you have determined the value of your shipment and the type of protection you require, complete Sections A and B accordingly, sign and date where indicated and return the Application form to us. Please retain a copy for your own records. We will then arrange to issue evidence of protection to you in the form of a "Confirmation of Protection".

What Should I Know Before Completing the Application Form?

Please consider that, in the event of loss of or damage to items in your shipment, you will most likely be repairing or replacing these items at destination. If your shipment is destined to the United States, replacement costs of items of like, kind, and quality could be different than those in your origin country. Conversely, the costs to replace items outside the United States could be significantly greater. Your employer can often assist in determining how to value your personal property for protection purposes.

Protection can be provided for most lawful items normally associated with the contents of your residence. ***Do not include or 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 protection.*** Also, since payment for loss of or damage to items of sentimental value is limited to the estimated re-sale value of such items, do not overvalue them. We recommend you carry these items or simply do not ship them.

You are encouraged to carry jewelry, precious stones and furs with you. However, should you elect to include these items in your shipment, please be aware that ***our responsibility is limited to a combined total of US\$5,000 for jewelry, precious stones and furs.*** Further, these items must be specifically declared and valued on the Application **Proof of valued and/or ownership will be required in the event of a claim.**

form.

How Do I Determine the Amount of Protection I Will Need?

There are two options for valuing your personal property for protection under the Program:

1. Provide a full inventory of items which you intend to ship 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 protection charge is based on the value of the items declared. If items are not declared, we are not responsible for them if they are lost or damaged. If you do not 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 US\$7,500, we will consider the value of each item to be US\$2,500. If, however, one of those items has a value of US\$5,000, you will need to separately declare that item so we can pay you accordingly in the event of loss of or damage to that item.

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\$1,500. will require proof of valued (appraisal or invoice) in the event of a claim. Cloth, shoes and/or handbags with individual values at or above US\$1,500 will require proof of purchase.

2. The alternative valuation method is to select an amount equal to the estimated replacement cost of your entire shipment at destination. Once you have selected this amount please determine that it is adequate by making a list of items, which have *unique or unusual value* (as described on the following page of this Information) and are worth, in your opinion, more than US\$1,500 per item or per pair or per set. Multiply the weight of your shipment in pounds times US\$12 and then add the sum of the unique or unusual valued items. If your estimate is less than the result of this calculation, you should increase it. If you are satisfied that the amount you selected represents the true replacement value of your shipment, declare that amount as the value *making sure to provide a valued listing of the high value items*. If you deliberately undervalue your shipment, your right to payment may well be limited as explained below.

IMPORTANT!

There is a common misconception that you may select any valuation amount you desire and your shipment will be protected to your selected level. This is only true if you sustain a total loss of your shipment but not if you sustain a partial loss.

If the replacement cost at destination of your shipment equals US\$100,000 and you choose to only declare a value of US\$50,000 we will only accept responsibility as defined below:

1. In the event of a total loss of your shipment we will accept responsibility for no more than US\$50,000.
2. In the event of a partial loss of your shipment we will only accept responsibility for an amount proportional to the degree you undervalued your shipment as shown in the example below.

Example: Your shipment sustains a loss of US\$10,000. We will only accept responsibility for 50% of the loss, i.e., US\$5,000, as you only protected your shipment for 50% of its total value.

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\$1,500 per item or per set declare value proof valued and/or ownership (appraisal or invoice) will be required in the event of a claim. Cloth, shoes and/or handbags with individual values at or above US\$1,500 will require proof of purchase to US\$1,500.

What if I Will Be Shipping My Automobile, Camper, Boat, Motorcycle or Trailer?

These items are to be valued in a slightly different fashion to your other personal property. You should declare what it would cost to purchase a similar item at destination taking into consideration the age and condition of your automobile, camper, boat, motorcycle or trailer. Please note that the value of imported automobiles, campers, boats, motorcycles or trailers may be considerably greater than the value at origin.

The value of non-factory installed accessories in or on any of these items must be listed separately as they can affect the true value. Examples of such accessories include: sound systems, security systems, special tires/wheels, or motors (for boats). When you release any of these items to us, make sure a "Certificate of Condition" is completed and agreed and that you are given a copy for your records. This will be the proof of the condition of the item at the time you surrendered it to us. When your item is received at destination, you should compare this Certificate of Condition to the condition of the item when received and note any differences in writing.

Note also that none of these items should be used as a packing container. We will not accept responsibility for loss of or damage to any property packed, stored or contained within or on any automobile, camper, boat, motorcycle or trailer.

Mechanical and Electrical derangement is excluded from vehicles, boats or motorcycles.

When Does This Protection Begin?

Provided you have already requested protection from us, it begins at the time we begin packing your shipment. If your personal property was already packed or in storage when you requested protection, it begins at the time we receive your request for protection under the Program.

When Does This Protection End?

If you have requested us to arrange transportation on a door-to-door basis, protection 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 the Confirmation of Protection, you should extend your protection and remit the appropriate charge in advance to keep the protection in effect. If we unpack your shipment within 14 days of its arrival, the protection will remain in effect for the unpacking process.

If you have contracted with us to provide services on a door-to-port basis, the protection under the Program ceases when your shipment arrives at the port.

Are There Any Limits or Exclusions to the Program of Which I Should Be Aware?

YES. Please refer to pages 4 & 5 of this brochure. Also note that some of the exclusions can be removed for an additional charge. An explanation of the effects of these exclusions and/or the removal of the same is also provided.

Limits and Exclusions and Denials of Responsibility*

There are certain events, circumstances and occurrences which may cause loss of or damage to your personal property for which we will not accept responsibility under the Program. These limits, exclusions and denials of responsibility are consistent with moving industry standards and include the following:

- Breakage, scratching, denting, chipping, staining and tearing of items you packed yourself
- Damage caused by wear and tear or gradual deterioration
- 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 Program will pay only for that part of a pair or of a set that is actually lost or damaged.
- Mechanical, Electrical or Electronic Breakdown: The Program excludes protection for items that are discovered to be inoperable at your destination unless there is clear evidence of damage to the item itself or to the shipping container.
- Mold and Mildew: The Program excludes protection for damage to items caused by mold or mildew resulting from a change in atmospheric conditions during transit.
- Consequential Loss: The Program excludes consequential losses arising from the delay, damage or non-delivery of your shipment.
- Act(s) of Terrorism causing loss of or damage to your personal property while in transit or storage
- Underwriters maximum liability is US\$1,500 for missing cartons if value and contents cannot be proven.

***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 Protection Enhancements:

You may choose to purchase any of the following optional protection enhancements under the Program for an additional charge. Please ask us for these charges. *These enhancements are available for your household items only.* They are not available for your automobile, camper, boat, motorcycle or trailer.

Pairs and Sets:

When an item is part of a pair or of a set, the Program will only pay for any item that suffers loss or damage. We will not accept responsibility for the other item(s) or for the reduced value of the pair or of the 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 chair, with no consideration for a possible reduction in value of the set.

Example: If an item from a pair or from a 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 the set.

Why should I consider purchasing this protection enhancement?

In the event of loss of or damage to any item(s) forming a pair or a set, consideration will now be given for the fair reduction in value of the pair or of the set, taking into consideration the importance of the lost or damaged item(s) to the pair or to the set.

Mold and/or Mildew:

The Program excludes loss of or damage to your personal property caused by a change in atmospheric conditions (humidity) during the course of transit, which can cause mold or mildew, for example. Despite our best efforts to protect your shipment from sustaining this type of loss or damage, there are certain climatic zones in the world where this type of situation may likely occur.

Why should I consider purchasing this protection enhancement?

In the event of your shipment being affected by a change in atmospheric conditions (humidity), protection can now be extended to include loss or damage caused by mold and/or mildew. This enhancement is only available if your personal property is **professionally packed** and payment is limited to 75% of the total declared value of your shipment.

Electrical, Electronic, Mechanical Breakdown:

Upon arrival at destination, occasionally an electric, 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, there is no protection under the Program. 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 protection enhancement?

Protection under the Program will now be extended to include loss or damage to electric, electronic and/or mechanical items where no clear sign(s) of damage to the item or its shipping container is visible. It is important to note, however, that this protection only applies to items 6 years old and newer (at the beginning of the protection) 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 Shipment is Stored at Origin or at Destination?

The Program provides 365 days protection commencing from packing date including storage at origin and/or at destination **provided your shipment is stored in a commercial, enclosed warehouse**. Protection can be extended for an additional period by the payment of an additional charge. A "Storage Protection Extension Request" form is included with the **Confirmation of Protection** packet in case it is subsequently required or if your shipment is expected to be in storage for more than 365 days from packing date at origin and/or at destination at the time you originally request protection from us under the Program. **Note that protection 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 Protection from us, it will contain a claim form and instructions for you to follow if there is loss or damage to your shipment.

If you become aware of loss of or damage to your shipment before you have received your Confirmation of Protection, please follow these procedures:

1. Take steps to minimize any loss or damage.
2. E-mail (WRRGClaims@willis.com) Willis Relocation Risk Group advising that you have damage to your shipment. Please indicate the name and contact information of the company that packed your shipment or your Relocation Move Consultant as a reference.
3. We or Willis will immediately send claims instructions to you.

Customer Service

Any enquiry or complaint should be addressed in the first instance to the Administrator (Willis Relocation Risk Group Claims Team).

If your complaint is against the insurers Catlin Underwriting Agencies Limited alone, we will pass your complaint to their nominated contact within 24 hours. This will also happen if we believe that we cannot resolve your complaint without the involvement of Catlin Underwriting Agencies Limited or there is any query relating to the complaint. The complaints procedure of Catlin Underwriting Agencies Limited will then apply.

If you are still not satisfied, Catlin Underwriting Agencies Limited are regulated by the Financial Conduct Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them. However, the Financial Ombudsman Service will not adjudicate on any cases where legal action has commenced or where a final decision has not been issued.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall
London E14 9SR
Telephone: 0845 0801800
Email: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above.

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 PROTECTION (Continued)

NAME OF MOVER: _____

NAME OF APPLICANT: _____

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

OPTIONAL PROTECTION ENHANCEMENTS:

Which of these protection enhancements do you wish to purchase? Check with your moving company for rates. *Protection is not provided if these boxes are not checked and initialed.*

- ____ Pairs and Sets
- ____ Electrical, Electronic, Mechanical Breakdown
- ____ Mold/Mildew

PROTECTION VALUATION (Specify Currency)	
Household Property	
Automobiles/Motorcycles/Boats etc.	
GRAND TOTAL _____	Currency

Please value my shipment for _____ which is the estimated replacement cost at destination of everything that I wish to protect in my shipment.

- I have prepared a complete valued inventory and this is the basis of my valuation.
- I have selected the lump sum option of at least **US\$12** times the weight of the shipment in pounds 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\$1,500 per item or per set.
- I do not want to purchase extended protection for my shipment**
- Please provide only the limited coverage option (Restricted Conditions).

Signature

Date

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

EXTENDED PROTECTION PROGRAM (EPP)

Terms and Conditions

In consideration of payment to us of the charge stated on the "Booking Order" which describes the scope of our work and services, we agree to accept responsibility for actual physical loss of or damage to Protected Property as defined herein subject to the following terms and conditions:

Protected Property: *Protected Property* is Household Goods, Personal Effects, Antiques, Fine Arts and Motorized Vehicles which you own and which is declared and valued in the "Application for Protection" and "Confirmation of Protection." Pre-existing damages need to be noted at origin by Packing Agent.

Protection: We agree to accept responsibility for actual physical loss of or damage to Protected Property while in our care, custody, or control or while in the care, custody or control of our agent(s) or our contractor(s), subject to these terms and conditions.

Non-Professional Packing Limitation: There is no Protection for loss or damage consisting of breakage, scratching, denting, chipping, staining and tearing of Protected Property not packed by us or our agent(s) or our contractor(s) unless directly caused by fire, stranding, sinking or collision of the carrying vessel, or by crash, collision or by overturn of the carrying aircraft or of the carrying land conveyance. There is no Protection for any Protected Property claimed as missing from a carton, package or container not packed by us, our agent or our contractor. Cartons, packages or containers not professionally packed by us or our agent or our contractor will be marked "PBO" (Packed by Owner) on our Packing Inventory.

Declared Value: It is a condition of this Protection that you shall declare the full replacement value at destination of all Protected Property prior to the commencement of the transit. Failure to do so will diminish any payment by the proportion the actual full replacement value bears to the Declared Value. (Items not declare and valued are not covered).

Customer Retention: This Protection is in excess of any amount indicated on the Confirmation of Protection as your retained amount, which amount shall be deducted from any claim for loss or damage. If no amount is indicated, we agree to accept responsibility for loss of or damage to Protected Property as defined.

Other Protection: This Protection does not apply in the event there is any other protection or any insurance available for Protected Property. If there is other protection or insurance available, this Protection shall only apply to any excess value of the lost or damaged Protected Property remaining after all other protection or insurance is exhausted but only up to the Declared Value. However this Protection shall not apply due to your inability to recover under any other protection or insurance for any reason whatsoever.

Principal Limitations

We do not agree to accept responsibility for:

- ◆ Consequential loss (*and any losses that are not directly associated with the incident that causes a claim, unless specifically stated in this Policy*).
- ◆ Loss or damage caused by gradual deterioration, wear and tear, **atmospheric or climatic conditions** (see optional coverage), perishables, sentimental value, **inherent vice, vermin, moth damage**, wrinkle cloth, loss in value, loss of data
- ◆ Scratching, denting or marring of any automobile or camper, unless we or our agent or our contractor and you or your representative both agree and sign a "Certificate of Condition" or similar document stating the condition of the automobile or camper prior to the commencement of the transit, noting all defects. There is no Protection for loss of or damage to non-factory installed accessories in or on the automobile or camper not specifically declared and valued or for any property packed, stored or contained in the automobile or camper.
- ◆ Loss of data from any CD Rom, floppy disk or other means of electronic storage.
- ◆ Any loss, damage, expense or liability of whatever nature arising out of or in any way connected with, whether directly or indirectly, the use or operation of any computer, computer system, computer software, program or process or any electronic system where any such loss, damage, expense or liability arises, whether directly or indirectly, as a consequence of (i) the date change to the year 2000 or any other date change and/or (ii) any change or modification of or to any such computer, computer system, computer software, program or process or any electronic system in relation to any such date change.

We do not agree to accept responsibility for loss or damage arising from:

- ◆ **Mold and/or mildew** (see optional coverage)
- ◆ Electrical, electronic and/or mechanical derangement
- ◆ Loss or damage caused by gradual deterioration, wear and tear, atmospheric or climatic conditions, 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 wording(Consequential loss)*.

- ◆ War, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, capture, seizure, arrest, restraint, or detention (piracy excepted) and the consequences thereof or any attempt thereat, derelict mines, torpedoes, bombs or other derelict weapons of war EXCEPT whilst the Protected Property is loaded on an overseas vessel or aircraft. Protection shall cease in respect of these perils when the Protected Property has been discharged, or after 15 days following arrival of the vessel or aircraft at the port/airport of discharge, whichever shall first occur. However, there is NO protection for loss or damage arising from the use of weapon(s) of war employing atomic or nuclear fission or fusion.
- ◆ Any terrorist or any person acting from a political motive.
- ◆ Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof, any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- ◆ The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
- ◆ Jewelry, precious stones, furs and other valuables, unless specifically declared and valued prior to transit. Any such items are subject to an overall limit of US\$5,000 per shipment. **Proof of valued and ownership will be required in the event of a claim.**
- ◆ Monies, Securities and papers of value are excluded absolutely.
- ◆ Any automobile or camper while operating under its own power, except where necessary while on the premises of the port or airport or while being driven by an authorized driver in our direct employ or an employee under the direction of our agent or our contractor.
- ◆ Undamaged parts of a pair or of a set. There is no Protection for parts of a pair or of a set which do not suffer physical loss or damage (see optional coverage).

General Conditions

1. **Declared Value:** Protected Property must be declared for value either by:
 - a. A written full valued inventory showing the replacement value at destination of each item shipped, (items not listed or value are not protected) or
 - b. If no written valued inventory of each item shipped, the full replacement value at destination of the total Protected Property, but in no case less than an amount equal to the total net weight of the Protected Property at US\$12 per lb. plus the separately declared value of any item, pair or set with a value excess of US\$1,500. There is no protection for any item, pair or set with a value excess of US\$1,500 unless it is separately declared and valued.

Items with individual value above US\$1,500. 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\$1,500 will require proof of purchase.

2. **Valuation of Motorized vehicles etc.:** Motorized vehicles, campers, boats, motorcycles and trailers must be declared and valued at their full cost of replacement at destination with another of the same year, make, model and condition.
3. **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\$1,500 in the event of a claim.
4. **Duration of Obligation:** This Protection begins when we or our agent or our contractor have received and accepted the Protected Property, and only after we have agreed to accept responsibility for loss of or damage to the Protected Property under the terms and conditions of this Protection, and continues during the ordinary course of the transit until the Protected Property is delivered to the final destination specified on the Confirmation of Protection. If our crew or a crew operating under our direction or the direction of our agent or our contractor professionally unpacks the Protected Property, this Protection continues for a period of 14 days after delivery of the Protected Property to the final destination. If we or our agent or our contractor are instructed to hold, store or delay transit of the Protected Property short of the specified destination, we will extend this Protection for such period up to a maximum of 365 days from packing date (at origin and/or destination) (no self-storage unit coverage), after which any further period will require an additional charge. The additional charge must be received by us prior to the expiration of the initial 365 day extended period of Protection.

If transit of the Protected Property is not arranged on a door to door basis, this Protection ceases when the Protected Property is no longer in our or our agent's or our contractor's care, custody or control.

5. **Claims Notification:** In the event of loss or damage which may give rise to a claim under this Protection you must give immediate notice to us or to **Willis Relocation Risk Group** in no event later than 30 days after delivery of the Protected Property. You must present your fully documented claim in its entirety to us or to Willis no later than 60 days after the original notification of your intent to file a claim. Failure to provide either the required notice or to submit a fully documented claim will stop you from receiving payment under this Protection.

6. **Claims Adjustment:** As a condition of this Protection, we may, in whole or in part be entitled to repair or offer appearance allowance for loss or damage. . Proof of ownership, or value or original receipts or appraisals for an item claimed as lost or damaged. If this is not provided we have the right to limit liability. Where settlement amounts to the full protected value of a damaged article, we reserve the right to salvage such article as property of the insurers.

Appearance allowance will be offer for items that do not constitute a constructive total loss but cannot be repaired.

Maximum liability of US\$1,500 for missing cartons if value and contents cannot be proven.

7. **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**

8. **Waiver and Assignment:** In consideration of this Protection, you waive any and all direct or indirect claims against us and our agents and our contractors related to loss or damage to the Protected Property except as protected under these terms and conditions. Upon payment for any loss or damage under this Protection, we will automatically be assigned all your interest in any claim against any other party to seek recovery for the loss or damage. You agree to fully cooperate with us in providing testimony, statements, documents, etc., as necessary for the pursuit of such recoveries.

9. **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.

10. **Termination of Transit Clause:**

Termination of Contract of Carriage: If the transportation of the Protected Property is terminated at a point short of the final destination specified on the Confirmation of Protection for a reason beyond our control, this Protection likewise terminates simultaneously unless we agree to continue the Protection in exchange for payment of an additional charge.

Forwarding: If the transportation of the Protected Property terminates resulting from a cause protected herein, we will pay, up to the Declared Value, for the reasonable charges to unload, sort and forward the Protected Property to the final destination specified on the Confirmation of Protection.

11. **Preservation of Protected Property:** In the event of any loss or potential loss or damage that might be subject to this Protection, you must promptly take all reasonable steps including legal suit at your expense to avoid or minimize such loss or potential loss or damage. You must also protect any rights against any other parties who may be responsible for any loss or damage. We will reimburse you the reasonable costs of such actions properly taken, subject to any applicable Customer Retention.

12. **Reasonable Dispatch:** It is a condition of this Protection that you shall act with reasonable dispatch in all circumstances within your control.

13. 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

14. **Optional Protection Enhancements:**

In the event you elect to purchase any of the following additional protections in the Application for Protection, this Protection shall apply to Protected Property professionally packed by us, our agent or our contractor in accordance with the corresponding following terms and conditions:

MOLD AND/OR MILDEW (EXCLUDING MOTORIZED VEHICLES): We agree to accept responsibility for actual physical loss of or damage to Protected Property caused by mold and/or mildew. However, we will not accept responsibility for an amount greater than 75% of the Declared Value of the Protected Property.

ELECTRICAL, ELECTRONIC AND/OR MECHANICAL DERANGEMENT (EXCLUDING MOTORIZED VEHICLES): We agree to accept responsibility for actual physical loss of or damage to Protected Property caused by electrical, electronic and/or

mechanical derangement up to the declared value of each lost or damaged item, provided the lost or damaged item is not more than 6 years old at the commencement of this Protection.

PAIRS AND SETS: In the event of actual physical loss of or damage to part(s) of a pair or of a set, this Protection extends to the reasonable and fair diminution in value of the remaining part(s) due to an incomplete pair or set. In the event of a claim for actual physical loss of or damage to any part(s) of a pair or of a set, we may determine to pay the declared value of the entire pair or set in which case, at our option, the remainder of the pair or set becomes our property.

TERRORISM:

1. The exception in this Protection for loss or damage arising from Terrorism will not apply to, and we agree to accept responsibility for actual physical loss of or damage to Protected Property caused by an act of terrorism during the ordinary course of the transit and before the Protected Property is delivered to the final destination specified on the Confirmation of Protection, but under no circumstances shall we agree to accept responsibility for any loss or damage caused by terrorism using chemical, biological, bio-chemical or electromagnetic weapon(s), or the use or operation, as a means for inflicting harm of any computer, computer system, computer software program, computer virus or process or any other electronic system.