

# **EXECUTIVE INSURANCE SERVICES**

## **Platinum Plus Program**

**Transit Insurance  
Information & Application  
Replacement Cost Insurance**

**Insurance for Household Goods, Personal Effects and Private Passenger  
Automobiles  
Moving by Land, Sea or Air**

**Administered by:  
Southern Winds International  
in cooperation with Executive Insurance Services**

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**IMPORTANT: complete this application and return it to Southern Winds International prior to move day**

### **ABOUT THE PLATINUM PLUS PROGRAM TRANSIT INSURANCE**

We are pleased to offer you insurance for your personal belongings in the form of the Platinum Plus Program which is administered by Southern Winds International in cooperation with Executive Insurance Services. This Information & Application booklet provides important information about the insurance program and the decisions you should make.

## Application For The Platinum Plus Program Transit Insurance

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Name	Pack Date
Origin Street Address	Origin City, State, Country, Zip
Destination Street Address	Destination City, State, Cntry, Zip
Home Email Address	Office Email Address
Moving By (circle one)	Land                      Sea                      Air

Please choose either the “**Itemized Valued Inventory (Recommended)**” or the “**Lump Sum Valuation**”, check off the appropriate section, complete the form in its entirety, sign where indicated and return to the moving company before the packing of your belongings begins.

**ITEMIZED VALUED INVENTORY (Recommended)**

I have selected the Itemized Valued Inventory option. Attached is a complete Valued Inventory.

Total value of all itemized personal effects (the entire shipment from the valued inventory)	_____
Total Vehicles (from the valued inventory)	_____
Shipping charges	_____
<b>Grand Total (specify currency)</b>	_____

**LUMP SUM VALUATION**

I have selected the Lump Sum Valuation option of the US \$8 per pound times the weight of the shipment, plus high value items. Attached is a High Valued Inventory Form that lists items that exceed 4% of the value of the entire shipment or any vehicles.

Total pounds _____	
Total pounds multiplied by US \$8 per pound	_____
Total of “High Value Items”, each exceeding 4% of the total shipment value (from the valued inventory)	_____
Total Vehicles (from the valued inventory)	_____
Shipping Charges	_____
<b>Grand Total (specify currency)</b>	_____

**OPTIONAL COVERAGE ENHANCEMENTS**

<input type="checkbox"/> I have selected Mold & Mildew Coverage (Additional \$2.00 per \$1,000.00 to add this coverage)
<input type="checkbox"/> I have selected Pairs & Sets Coverage (Additional \$2.00 per \$1,000.00 to add this coverage)
<input checked="" type="checkbox"/> I have selected Electrical or Mechanical Derangement Coverage ( <i>included w/ Southern Winds International</i> )

Coverage enhancement is not included if they are not checked. Adding these will be at additional cost.

I have **declined** transit insurance for my shipment  
 My employer will insure my shipment. I do not require any transit insurance through this program.

I have had explained to me the key features and benefits of this product. I have read the Terms and Conditions. I understand that these shall form the basis of the proposed contract between myself, Executive Insurance Services and their Underwriters. I also understand that the Mover/Forwarder is acting on my behalf in securing this coverage, but they are not agents of Executive Insurance Services and have no authority to change any condition of coverage.

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

**EXECUTIVE INSURANCE SERVICES VALUED INVENTORY – page 1 of 2**

this is NOT confirmation of coverage

Name(print) \_\_\_\_\_ Date \_\_\_\_\_

All replacement costs should be provided at the cost to replace items at the destination locations. Items not declared and valued are not insured. Items grouped together will be considered to be of equal value. Items of dissimilar value should be separately declared.

Qty	Articles Owned	Value	Qty	Articles Owned	Value	Qty	Articles Owned	Value
	<b>LIVING ROOM</b>			<b>DINING ROOM</b>			<b>MISCELLANEOUS</b>	
	Bookcase			Buffet			Basket (Clothes)	
	Bookshelves, Sectional			Cabinet, Corner			Bicycle	
	Chair, Arm			Chairs			Books	
	Chair, Occasional			China			Cabinet, Filing	
	Chair, Rocker			China Closet			Camera (other than video)	
	Chair, Straight			Curtains / Drapes			Camera (video)	
	Clock, Grandfather			Crystal			Card Table and Chairs	
	Clock, Grandmother			Linens (Table)			Carpets	
	Clock, Table			Mirrors			Carriage, Baby	
	Curtains / Drapes			Paintings			Computer	
	Desk			Server			Computer Printer	
	Entertainment Center			Silverware			Fan	
	Fireplace Equipment			Table and Extension (s)			Foot Lockers	
	Figurines			Tea Cart			Golf Bags and Clubs	
	Foot Stool			Rugs			Hair Dryer	
	Hideabed, Studio Couch			<b>BEDROOMS</b>			Hamper, Clothes	
	Lamps, Floor			Bed incl. Springs & Mattress			Heater, Electric or Gas	
	Lamps, Table			Bunk (Set of 2)			Medications / Cosmetics	
	Loveseat			Double			Pictures, Framed	
	Magazine Rack			King Size			Plant Holders	
	Mirrors			Queen Size			Projectors	
	Paintings			Single or Hollywood			Razor	
	Piano			Blankets			Records / CD's / Cassettes	
	Radio			Bookcase			Rollaway Bed	
	Rugs			Bureau, Dresser, Chest			Sewing Machine	
	Sofa, 3-Seater			Cedar Chest			Shades, Lamp	
	Sofa, Sectional			Chair, Boudoir			Sporting Equipment	
	Stereo Equipment			Chair, Straight or Rocker			Suitcases	
	Tables, Coffee			Chaise Lounge			Telephone Equipment	
	Tables, End			Curtains / Drapes			Tools	
	Tables, Nesting			Dresser or Vanity Bench			Tool Chest	
	Tables, Drop Leaf			Dresser, Double			Towels	
	Tables, Occasional			Dresser, Single			Toys / Games	
	Television, Floor Model			Futon			Trash Can	
	Television, Table Model			Lamps			Tricycle	
	VCR			Mirrors			Typewriter	
	DVD Player			Night Tables			Vacuum Cleaner	
	<b>KITCHEN</b>			Paintings			Video Tapes	
	Breakfast Table & Chairs			Quilts / Blankets			DVD's	
	Curtains			Sheet Sets			Wagon, Child's	

Qty	Articles Owned	Value	Qty	Articles Owned	Value	Qty	Articles Owned	Value
	<b>KITCHEN (continued)</b>			<b>BEDROOMS (cont)</b>			<b>MISCELLANEOUS (cont)</b>	
	Dishes			Spreads / Comforters			Work Bench	
	Flatware			Vanity Dresser			<b>OTHER</b>	
	Glassware			Wardrobe / Standing Closet				
	Linens, Table			Rugs				
	Pictures			<b>CLOTHING / SHOES</b>				
	Pots & Pans			Women's Clothing				
	Small Appliances			Men's Clothing				
	Stool			Children's Clothing / Shoes				
	Towels			Women's Shoes				
	Utensils / Cutlery			Men's Shoes				
	Utility Cabinet			Furs (must be itemized & detailed)			<b>ATTACH ADDITIONAL PAGES IF NECESSARY TO COMPLETE YOUR APPLICATION</b>	
	Vegetable Bin			<b>NURSERY</b>				
	<b>PORCH, OUTDOOR</b>			Bed, Youth				
	<b>FURNITURE &amp; EQUIP.</b>			Chair, Child's				
	Barbeque			Chest			<b>HOUSEHOLD GOODS</b>	
	Bird Bath			Crib or Bassinet				
	Flower Pots			High Chair			<b>TOTAL</b>	<input type="text"/>
	Garden Hose			Lamp			<b>AUTOMOBILE</b>	
	Glider			Play Pen				
	Ladder			Stroller			<b>YEAR:</b>	<input type="text"/>
	Lawn Chairs			Table, Child's			<b>MAKE:</b>	<input type="text"/>
	Lawn Mover / Tractor			Toy Chest			<b>VIN #:</b>	<input type="text"/>
	Outdoor Child's Gym			Toys			<b>VALUE:</b>	<input type="text"/>
	Patio Table			<b>APPLIANCES (LG)</b>			<b>NON-FACTORY INSTALLED AUTO</b>	
	Patio Umbrella			Air Conditioner, Window			<b>ACCESSORIES MUST BE SEPARATELY</b>	
	Picnic Bench / Table			Dehumidifier			<b>LISTED &amp; VALUED:</b>	<input type="text"/>
	Rugs			Dishwasher			<b>TOTAL AUTO AMOUNT:</b>	<input type="text"/>
	Sand Box			Dryer, Electric or Gas				
	Settee			Freezer				
	Wheel Barrow			Garbage Compactor				
				Microwave Oven				
				Range, Electric or Gas				
				Refrigerator				
				Washing Machine				
							Add, if you wish, the cost of packing and transporting of your goods, including the cost of the insurance, since this amount will be a loss to you if your goods do not arrive	
							<b>SHIPPING CHARGES:</b>	<input type="text"/>
							<b>GRAND TOTAL:</b>	<input type="text"/>

**VALUED INVENTORY – page 2 of 2 - this is NOT confirmation of coverage**

All replacement costs should be provided at the cost to replace items at the destination locations. If you fail to declare and value an item(s), they will not be insured. Items grouped together will be considered to be of equal value. Items of dissimilar value should be separately declared.

Name (print) \_\_\_\_\_ Date \_\_\_\_\_

Signature : \_\_\_\_\_

**IMPORTANT: It is essential that you read and understand the insurance coverage for your household goods, personal effects and private passenger automobiles.**

**Property Insured**

Household Goods / Personal Effects, Private Passenger Carrying Automobiles, Privately Owned Motorcycles and Privately Owned Boats, not exceeding seventeen feet in length, as limited or as excluded elsewhere in the Certificate of Insurance while in the course of transportation.

Transit "**All Risks**" of direct physical loss or damage to covered property from whatsoever cause arising except as noted below, including general average as applicable.

**The certificate does NOT cover:**

- 1) Jewelry, cash, currency, bank notes, stocks, bonds, stamp and / or coin collections, or any negotiable instrument.
- 2) Collections and / or collectibles defined as but not limited to baseball cards, sports memorabilia, collectable toys, etc., are only insured if specifically declared, separately valued and appraised prior to shipment. Limited to maximum of 10% of the shipment value
- 3) Missing and / or damaged items from within containers which were NOT packed by the current Household Goods Moving Company, unless loss / damage is caused by a direct result of fire, sinking, overturn, collision or theft of the transporting conveyance. Shipments released from permanent storage unless the goods are repacked and re-inventoried, or unless the goods have been insured by Executive Insurance Services during storage.
- 4) Furs of any kind unless specifically and individually identified, declared and valued in writing prior to shipment.
- 5) Loss or damage caused by normal wear and tear, mechanical or electrical derangement, wrinkling of clothing, spillage of non-carrier packed items, infestation of vermin, moths, insects of any type or inherent vice. Loss or damage caused by fumigation or contamination of the shipment from any cause.
- 6) Damage, including but not limited to mold, mildew, rust and warping, because of changes in temperature and humidity. Spoilage or change in food or beverage of any kind.
- 7) Loss or damage of personal and / or professional papers / documents of any kind, including but not limited to dissertations, tax returns, medical and employment records; items having NO market value (such as but not limited to photographs, family albums and pictures, newspaper clippings, etc.).
- 8) Depreciation in market or appraised value of any item - Underwriter's liability is governed by the "Repair or Replacement Clause" found in the certificate.
- 9) Data contained on hard disks, diskettes, cassettes, videotapes, CD's, etc. Company's liability is limited to cost of hardware only, except as may be excluded elsewhere in the certificate.
- 10) Acts of government officials and customs authorities, including confiscation.
- 11) Loss and / or damage caused by or as a result of strikes, riots, civil commotion, acts of war / rebellion / revolution, nuclear reaction / radiation.
- 12) Calibration and / or tuning of any item, machine, device or equipment.
- 13) Scratching, denting, chipping or marring of automobiles, motorcycles and boats unless the shipper and the owner both agree and sign a "Condition Inspection Report" or similar document portraying the condition at origin and again at destination, noting all defects, if any.

- 14) Non-factory installed accessories and / or removable items on automobiles, motorcycles and boats unless specifically and individually declared and valued for insurance. Tools, batteries, extra tires, antennas, air bags and / or personal property shipped in automobiles, motorcycles or boats are not insured.
- 15) Loss and / or damage of any type to an automobile or motorcycle while being driven under its own power except while in port of embarkation or debarkation and then only when being driven by an authorized driver who is an employee of the freight forwarder / moving company. Mechanical breakdown, towing, inconvenience and auto rental reimbursement.

**Perils, Shore Clauses, Average Terms and Conditions:** Refer to the insurance certificate.

**Conditions of Coverage**

- A. 100% Coinsurance Clause:** The insured shall declare insurance on the entire shipment to the extent of the full value at the time of shipment and failing to do so, the insured shall, to the extent of such deficit, bear his / her or their proportion of any loss. Furthermore, in every event of loss or damage, the insurance shall not attach or cover for more than the amount specified opposite each category of goods listed in the certificate or as scheduled and filed with the certificate.
- B. Pairs & Sets Clause:** Where any insured item consists of articles in a pair or set, the certificate 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 that such article or 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.
- C. Deductible Clause:** Each claim shall be adjusted separately and from the amount of each adjusted claim or applicable limit of liability, whichever is less, the deductible amount as shown on the certificate shall be deducted.
- D. Prima Facie Evidence Clause:** The origin and / or destination shipping inventory as prepared by the mover shall be *Prima Facie* evidence of delivery of the shipment in good order with the exception of any written notations made on such inventory by the Insured at the time of delivery, noting missing and / or damaged items.
- E. Repair or Replacement Clause:** DO NOT DISPOSE OF OR DISCARD ANY ITEM WITHOUT WRITTEN AUTHORIZATION. Underwriters retain the right to inspect any item prior to its repair or disposal. Underwriters shall be entitled, at their sole option, to repair or replace with like kind and quality, any article lost or damaged (whether whole or in part) or to pay cash therefore not exceeding, in any event, the amount of the insured item. No betterment allowable.
- F. Salvage Clause:** Where replacement or total loss payment for damaged article(s) is made by the Underwriters, they at their sole option have the right to salvage the damaged article(s).
- G. Claims Notification:** In the event of loss, damage or non-delivery which may give rise to a claim under the certificate, immediate notice must be given, in writing, to Executive Insurance Services, Inc., at the address shown on the certificate. Failure to give notice within 45 days after delivery of the shipment will void coverage under the certificate. If property is in storage when the insurance ceases, then written notice of intent to file a claim must be submitted immediately to Executive Insurance Services, Inc., and if such notice is not received within 45 days of date coverage ceased, the claim will not be favorably considered. Further it is understood and warranted that presentation of written claim after the 45 day notice will be in a timely fashion, not to exceed 90 days from the time of such initial notice.
- H. Misrepresentation and Fraud:** The entire certificate shall be void if, whether before or after a loss, the Insured has concealed or misrepresented any material fact or circumstances concerning the insurance or the subject thereof, or the interest of the Insured.

- I. Suit Against Company:** No suit, action or proceeding against this Company for recovery of any claim shall be sustainable unless commenced within one year from the date of the happening out of which the claim arises, provided that if such limitation is invalid by the laws of the state in which the certificate is issued in such suit, action or proceeding should be barred unless commenced within the shortest limit of time permitted by the laws of such state.
- J. Transit limits:**
- (1) **Household Goods (Part I):** Coverage is to attach from date the Moving Company accepts property at origin residence, which is the date shown on the Moving Company's origin shipping inventory, and will be continuous during the normal course of transit until the Moving Company delivers the property at destination residence provided that all other terms and conditions of the coverage are met. The origin and destination referred to in this clause means the FROM and TO, as appropriate, locations specified on the certificate.
  - (2) **Automobiles, Motorcycles, and Boats (Part II):** Coverage is to attach from the date the automobile, motorcycle or boat is placed into the custody of the Moving Company or Steamship Company and continues until the automobile, motorcycle or boat is delivered to the destination specified on the certificate, provided it is not operated on public or private roads under its own power. Further, coverage does not apply for any period exceeding 72 hours at destination ocean port, should the ocean port be the point of final destination.
  - (3) **Storage in Transit Coverage Extensions (Parts I & II):** Coverage is intended to apply within the country of final destination for a period of sixty days or otherwise agreed provided that the property is stored in an enclosed, protected commercial Moving Company's household goods warehouse under the care, custody and control of the Thru-Bill of Lading Moving Company (or their designated agent). Mini-storage and / or self-storage facilities are excluded. For Parts I & II, coverage may be extended for additional periods of storage subject to prior written notice and payment of additional premium to Executive Insurance Services, Inc.
- K. 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 other such insurance.
- L. Subrogation Clause:** The Company shall be subrogated to the extent of their payment for losses insured hereunder and to the Insurer's rights to recovery against any person or organization.
- M. Burden / Duty of Insured:** The burden of proof is upon the Insured to establish that loss and / or damage was incurred while under the ambit of the certificate's coverage. It is the duty of the Insured and their agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimizing a loss and to ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised. Failure by the Insured to fulfill these obligations could preclude recovery for any claimed loss and / or damage.
- N. High Value Articles:** Any item with an individual value of 4% or more of the total value of the entire insured shipment, is defined as a "High Value Article". Items in this category

must be specifically described, declared and valued in writing before the date property is picked up from the origin specified on the certificate. If such items are not declared, recovery is limited to a maximum of U.S. \$150.00 per item, or if an item or article is part of a set, then recovery is limited to a maximum of U.S. \$150.00 per set.

- O. Premium Payment:** Where the named Insured herein has not paid premium directly to Executive Insurance Services, Inc., any party receiving premium from the herein named Insured is construed as the Insured's agent for payment of said premium to Executive Insurance Services, Inc., and failure of Executive Insurance Services, Inc. to receive such premium will void any coverage under the certificate.
- P. Abandonment:** There cannot be any abandonment of any insured property to the Underwriters or anyone else.
- Q. Assignment of Certificate:** The certificate shall be void if assigned or transferred without the written consent of this Company.
- R. Surveys:** Survey Inspection Fees are payable by this Company only when the Underwriters liability for damage (not including missing items) is estimated to exceed U.S. \$1,500.00.

INDEMNITY: Starr Indemnity & Liability Co.



## **WHY PURCHASE TRANSIT INSURANCE?**

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Protecting your personal belongings against the possibility of loss or damage is a prudent decision whether you are at home or preparing for relocation. Your personal insurance policies (homeowners, renters or automobile) likely provide very limited, if any, coverage for your personal belongings while they are in transit. Even though your mover will take every precaution to eliminate risk, you will appreciate that the distance involved, coupled with the rigors of transit, means that loss and/or damage to your personal belongings may occur. Therefore, we strongly recommend transit insurance to ensure that you are adequately compensated for loss or damage that may occur.

## **WHAT DOES THE PLAN COVER AND WHAT DOES IT EXCLUDE?**

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The Platinum Plus Program is comprehensive insurance on a door-to-door basis subject to the Terms and Conditions contained herein.

As with any coverage, this insurance incorporates a number of exclusions, which are explained in the Terms and Conditions. Please ensure that you have read and understand the Terms and Conditions prior to agreeing to take coverage under this program; this will help avoid any unnecessary surprises should you need to make a claim.

**Insurance will be limited if you do not use the services of Southern Winds International on a door-to-door basis.**

## **HOW DO I ARRANGE FOR TRANSIT INSURANCE?**

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In order to obtain a Platinum Plus Program certificate of insurance, you will be required to complete the Application form in its entirety and sign where indicated. The completed Application form and attachments must be submitted to Southern Winds International *prior to your move*.

**If you elect NOT to insure your personal belongings during transport, you are still required to check the appropriate box, sign the Application form and return it to Southern Winds International so that we have a clear record of your intent pertaining to insurance.**

## **WHAT SHOULD I KNOW BEFORE COMPLETING THE APPLICATION FORM?**

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Please consider that in the event of loss or damage to your shipment, you will be repairing or replacing the article at destination. For example, if your shipment is destined to the United States, replacement cost of goods of like kind and quality could be less than those in your origin country. Alternately, the cost to replace goods outside the United States could be significantly greater. Insurance can be provided for most lawful items normally associated with the contents of your residence. **Do not 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.** We suggest that you carry such articles with you or discuss alternate arrangements with your move coordinator. **Please note that you must be able to substantiate the value of any article in your shipment. An antique chair is just an old chair unless you have substantiation in the form of an appraisal or sales receipt. The value declared on your valuation form does not substantiate value.**

Substantiation of value may take the form of purchase receipts, recent appraisals or replacement quotes for proven like kind and quality.

It is in your interest to provide as much detail as possible. You will need to list the quantity of each item that you will be moving in the column marked "Qty" and enter the value of the item(s) in the "value" column adjacent. For example, if you have 10 paintings valued a \$1,000 each you would write:

<b>Article</b>	<b>No. Items</b>	<b>Replacement Cost</b>
Paintings	10	\$10,000

However, if two of the painting are worth, for example, \$2,000 each, then you should list and identify them separately as follows:

<b>Article</b>	<b>No. Items</b>	<b>Replacement Cost</b>
Paintings	8	\$8,000
Paintings	2	\$4,000

Once you have listed all items, add up the values in each column to determine a total.

**NOTE:** If you fail to list and value item(s), they are NOT insured.

## **WHAT IF I WILL BE SHIPPING MY AUTOMOBILE, MOTORCYCLE OR BOAT?**

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These items must be very specifically declared and valued on the Valued Inventory form. You should declare the actual cash value of the vehicle at destination, taking into consideration the age and condition of your automobile, motorcycle or boat (max 17' in length). Please note that the value of the imported automobiles, motorcycles or boats may be considerably greater than the value at origin.

The value of non-factory installed accessories must also be listed separately as they can affect the true value. Examples of such items include: sound systems, security systems, special tires/wheels and motors (for boats). When you release your vehicle to the moving company, make sure an "auto condition report" is completed and agreed to. This will be the proof of the condition of your vehicle at the time you surrender it for shipment. When your vehicle is received at destination, you should compare this original form to the condition of the vehicle and note any differences in writing. *Documented damage at delivery* will be your only proof of transit damage in the event of a claim.

Note also that your vehicle should not be used as a packing container. Executive Insurance Services and/or insurers and/or the moving company will not accept responsibility for loss or damage to items packed in a vehicle.

## WHAT ABOUT SHIPPING CHARGES?

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You have the option to cover your Shipping charges under this insurance program. If your shipment were completely destroyed, you would not normally be able to recover the costs expended for shipping. Declaring and insuring these charges would permit you to recover them. In addition, covering your shipping charges will allow for consideration of the shipping charges of a replacement item if a covered item is damaged beyond repair and can't be replaced at destination.

Your move coordinator will help you decide which option is the best choice for you: The “**Lump Sum Valuation**” or the “**Itemized Valued Inventory**”.

### A. Lump Sum Valuation

You may indicate a replacement value on a lump sum basis. This must adhere to and not be less than the guidelines specified below:

Basis: The value must not be less than US \$8 multiplied by the weight of your shipment. For example, your shipment weighs 6,000 pounds multiplied by \$8 = \$48,000. Your shipment must be valued for a minimum of \$48,000 PLUS any individual item, pair or set valued at more than 4% of the lump sum value must be itemized separately on the Valued Inventory form and *added* to arrive at the total Lump Sum Valuation.

### B. Itemized Valued Inventory

In addition to completing the Application Form, you will be required to completed the Valued Inventory Form, listing every item for coverage under the Platinum Plus Program.

**NOTE:** If you do not complete the necessary paperwork and provide to your move coordinator prior to your pack date, insurance for your personal belongings cannot be obtained.

The basis of the insurance is replacement cost at destination, which means that you may need to make some enquiries to establish the comparable cost of living between your present location and the country you will be moving to. Insuring terms require you to insure 100% of the entire shipment. Do not under-value your personal belonging as this may affect your settlement in the event a claim is filed. If need be, you can add pages to the valued inventory. If you feel the valued inventory form is restrictive, or if you prefer to compile your own spreadsheet or value list, please feel free to do so. Note however, that your valued inventory should be signed and dated and returned with the application to Southern Winds International.

- If you choose the “Itemized Valued Inventory” option, and utilize either the pre-printed form or compile your own listing, it is important to note that any item that is not declared and valued is NOT COVERED. If you choose the “Lump Sum Valuation” option, you will still be required to list any items that are valued at more than 4% of the total shipment value on the Valued Inventory Form. In the event of a claim, any item valued at more than 4% of the shipment value that is not specifically declared will be limited to a maximum settlement of US \$150.
- There is a common misconception that you may select any amount of coverage you desire and your personal belongings will be insured up to the selected level. This is true if you sustain a total loss but not if you sustain a partial loss. If the replacement cost of your personal belongings equals US \$100,000 and you only insured for US \$50,000, the shipment is 50% insured and insurers will accept responsibility as defined below:
  1. In the event of total loss, insurer's will be responsible for no more than US \$50,000
  2. In the event of a partial loss, insurers will be responsible for 50% of the loss/damage  
Example: IF your shipment suffers \$10,000 in loss or damage, insurers are responsible for 50% or \$5,000 only.

## **WHEN DOES THE INSURANCE BEGIN?**

Provided you have already requested the insurance in writing, the coverage begins at the time of pack/load.

Coverage under the Platinum Plus Program cannot be attached to any shipment coming out of long-term storage unless the shipment was insured with Executive Insurance Services during storage. If not insured with EIS during storage, the shipment must be repacked and re-inventoried by the mover, documenting the present count and condition of the goods to be insured.

## **WHEN DOES THE INSURANCE END?**

If you have requested transportation insurance 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 a moving company's warehouse for more than the storage period provided in your plan, you should request to extend the coverage and remit the appropriate charge to keep the insurance in effect. If your shipment is delivered to a "self-storage" facility, coverage ceases upon delivery of your personal belongs at the self-storage facility. In the event of a claim, insurers will consider only those items noted as missing or damaged at the time of delivery.

If you have contracted with the moving company to provide services on a door-to-port basis, the insurance ceases when your shipment arrives at the port you have contracted with the moving company to deliver to. In the event of loss/damage, you will have the burden to prove damage existed prior to coverage ceasing at the port.

## **ARE THERE ANY LIMITATIONS OR EXCLUSIONS TO THE INSURANCE PROGRAM I SHOULD BE AWARE OF?**

There are certain events or circumstances that may cause loss or damage that the Platinum Plus Program will not cover. These limits/exclusions/denials of responsibility are consistent with industry standards and include, but are not limited to the following:

- Breakage, scratching, denting, chipping, staining and tearing of personal belongings you packed. Packed By Owner: coverage excludes damage to owner-packed personal belongings. Also excludes missing items from owner-packed cartons or packages unless an itemized valued list of the contents of each carton or package is attached to the Application Form and forwarded to moving company prior to the commencement of transit
- Damage caused by wear and tear or gradual deterioration. Pre-existing damage.
- Loss or damage caused by inherent vice, moths, vermin or changes in atmospheric or climatic conditions. Creasing or wrinkling of clothing while packed for transit or storage. This is inherent vice and will naturally occur
- Depreciation in market value resulting from damage and subsequent repair
- Pairs & Sets; The standard program will pay only for that part of a pair or set that is actually damaged or lost unless you have selected to remove this exclusion/limitation under the "Optional Coverage" section
- Mold & Mildew: The standard program excludes coverage for damage to items caused by mold or mildew resulting from a change in atmospheric condition during transit, unless you have selected to remove this exclusion/limitation under the "Optional Coverage" section
- Mechanical/Electrical Derangement: The standard program excludes coverage for equipment that is inoperable at destination unless there is clear evidence of physical damage to the item or the shipping container, unless you have selected to remove this exclusion/limitation under the "Optional Coverage Enhancement" section
- You are encouraged to carry jewelry and furs with you. Should you elect to include these items in your shipment, please be aware that **jewelry is specifically excluded** from coverage. Furs may be insured warranted they are specifically declared, described and their value substantiated prior to shipment

**Please Note: A full explanation of the limitations and exclusion of coverage can be found in the Terms and Conditions. We strongly suggest you familiarize yourself with them.**

## **WHAT IF MY GOODS ARE STORED AT ORIGIN OR AT DESTINATION?**

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The insurance program obtained through Southern Winds International provides 90 days of storage-in-transit at origin, destination or a combination of both, provided the shipment is stored in a commercial mover's warehouse. Insurance can be extended for an additional period of time upon request and payment of additional premium. Please contact Southern Winds International or Executive Insurance Services to arrange for an extension of coverage if the shipment is stored longer than 90 days. Note that insurance ceases at the time your shipment is placed in a self-storage facility and coverage cannot be extended under those circumstances.

## **WHAT HAPPENS IF MY GOODS ARE LOST OR DAMAGED IN TRANSIT?**

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While the vast majority of shipments arrive without loss or damage, sometimes loss or damage will occur.

Make written notations of damage on the mover's documents at the time of delivery

"Check off" the inventory as items are brought into the new residence – any/all missing inventoried items must be noted on the mover's documents at the time of delivery. Payment will not be made for undocumented claimed missing items.

Once missing or damaged items are noted, contact Southern Winds International or Executive Insurance Services, advising what has been noted, and claim instructions will be sent to you.

In the event you need to make a claim, please ensure that notice of your Intent to file is given in writing to either Southern Winds International or Executive Insurance Services within 45 days from the date of delivery or 45 days after the scheduled delivery date (in the event of non-delivery). You will then have 90 days from the date of the Intent to submit your completed claim form. The claim should be mailed, faxed or emailed directly to Executive Insurance Services, or filed online at [www.execinsurance.net](http://www.execinsurance.net). Failure to meet the time limits specified will prejudice your claim. Please also note that should it be necessary to make any monetary conversions to your claim, if the currency of the amounts claimed differ from the currency in which you insured your goods, the exchange rate utilized will be that which was prevalent at the time the insurance certificate was issued.

Do not discard or repair damaged items without written authorization to proceed

When insured household goods or personal belongings are damaged, insurance pays for repair; if lost or damaged beyond repair, then the replacement value of like kind and quality, not exceeding the insured value declared on the valued inventory in any event.

If vehicles are damaged or lost, insurance pays for repairs and/or the actual cash value, taking into consideration age, mileage, and overall condition; not exceeding insured value in any event.

Insurers reserve the right to salvage any item(s) where the insured and/or replacement value is paid

## **OPTIONAL COVERAGE ENHANCEMENTS**

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You may choose the following options. There will be an additional charge. Please consult with your move coordinator for these charges. These options are available for your household goods only. They are not available for your automobile, boat, motorcycles or other vehicles.

### **1. PAIRS & SETS COVERGE**

When an item is part of a pair or set, the standard program will only pay for those specific items that suffer loss or damage. Insurers will not accept responsibility for the other articles or for the reduced value of a pair or set.

**Example:** A three-piece furniture set, comprised of one sofa and two chairs. One of the chairs is damaged and requires upholstery. Payment will only be made for the cost to reupholster the damaged article, with no consideration for a possible reduction in the value of the pair or set.

If an item from a pair or set were 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 Pairs & Sets Coverage?**

In the event of loss or damage to any item or items forming a pair or set, with Pairs & Sets coverage, consideration would be given for the value of the pair or set, when any item belonging to the pair or set is lost or damaged beyond repair.

### **2. MOLD & MILDEW**

The standard program does not cover your personal belongings for loss or damage caused by a change in atmospheric conditions (heat, humidity) during the course of transit, which can cause mold or mildew. Despite best efforts to protect you personal belongings from this type of damage, there are certain climatic conditions where this type of damage may occur.

#### **Why should I consider purchasing Mold & Mildew coverage?**

In the event of loss or damage resulting from a change in climate or atmospheric conditions, with Mold & Mildew coverage, payment could be extended for professional cleaning and/or replacement of total loss items resulting from mold and mildew. This option is only available for your household goods and personal belongings during transit, and only if they are professionally packed. Coverage is not available for storage.

### **3.MECHANICAL OR ELECTRONIC DERANGEMENT (Malfunction)**

Upon arrival at destination, occasionally an electronic or mechanically operated item will malfunction. Unless there are clear documented signs of physical damage to the item or its shipping container, the standard program will not cover this problem. 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.

This optional coverage is not available for automobiles, boats, motorcycles or other vehicles.

#### **Why should I consider purchasing Electronic or Mechanical Derangement Coverage?**

Coverage can be enhanced to include loss or damage to electronic/mechanical items where no clear evidence of damage to the item or its shipping container is noted. It is important to note that this coverage only applies when the item has been professionally packed. Enhanced coverage does not cover normal wear/deterioration. Insurers may require that normal wear/use be ruled out for electric/electronic items six years and older.