

Bloom

International Relocations

Your home is precious, so are it's contents. Insuring your possessions for damage or loss while in transit is an important consideration when making your move. As a service provider our basic liability is limited to a maximum of \$.10 per pound per article, which in reality means that in the event of loss or damage to your shipment, you will receive very little in any claims settlement

We therefore offer a full value coverage option allowing you to insure your possessions for loss and damage. This coverage has a cost which is based on the value you declare.

In order to obtain proper coverage you should value your goods at the estimated replacement cost in the country you are moving to. We provide you with a basic inventory in which you list and group together the items you wish to insure. All items with an individual value of over \$ 500.00 must be itemized, either on the inventory or on a separate sheet.

In the event you do not provide an itemized valued inventory, our maximum liability will be limited to \$ 500.00 per article or set. The insurance premium will be calculated based on a value of \$ 8.00 per pound of the entire shipment weight. For instance if your shipment has an estimated weight of 3000 pounds, the required insurance premium will be \$ 24000.00. In summary, it is to your great benefit to complete the inventory.

Note that it is perfectly fine for you to pack your personal effects yourself, however you

cannot get coverage for damage or individual loss for these items. We do offer total loss coverage for self packed shipments.

The insurance takes effect from the moment we pack and load your possessions at origin until you take possession of the goods at destination. In the event your goods have to be stored, the insurance policy will cover you for up to 60 days free of charge while in storage at either origin or destination after which you can extend the storage insurance for a fee.

Several deductible options are offered to lower your premium cost. Our standard policy has a \$ 50.00 deductible. Higher deductibles are available at: \$250.00, \$ 500.00 and \$ 1000.00.

The deductible is one time for the entire claim. For example if you have insurance with a \$250.00 deductible and the total claim is \$400.00, your net payout will be \$ 150.00