

VALUATION COVERAGE

Valuation Coverage Option **A**: Basic Liability

All moves are automatically covered by the standard liability (valuation) for the industry, which is \$0.60 per pound per article. This amount will typically cover the costs required to repair damaged items, but not replace them. Certain items you have may not be adequately covered under this option. Another alternative is to purchase extra coverage through a third party provider or move the valuable items yourself instead.

*Example: A 100lbs dresser is scratched or gets broken, the payout would be 100lbs x \$0.60cents = \$60.00. Depending on the extent of the damage or other factors your movers reserve the option to send a repair man out in-place of filing a claim. Sometimes this works out better for both parties.

Valuation Coverage Option **B and C**: Full Value Protection (FVP)

Full Value Protection provides true peace of mind. When you select this option, articles that are lost, damaged or destroyed will, at your movers discretion, be either repaired, or replaced with articles of like kind and quality at today's market value, or a cash settlement will be made for the repairs or for replacement of the articles at their current market value, regardless of the age of the lost or damaged articles. The minimum declared value of a shipment for Full Value Protection is \$10,000 or \$6.00 multiplied by the total weight of the shipment in pounds, whichever is greater, or you may elect to set your own valuation. (Average 1000lbs per furnished room) If a valuation option is not selected, your movers reserve the right to refuse services.

Your movers are not responsible for damages exceeding the declared value stated in writing by the client prior to the start of the move.

FULL VALUE PROTECTION OPTIONS:

Full Value Protection Option A - No deductible

Minimum Coverage: \$10,000

Cost: \$10 per \$1,000 declared value

Full Value Protection Option B - \$250 deductible

Minimum Coverage: \$10,000

Cost: \$7 per \$1,000 declared value

Full Value Protection Option C - \$500 deductible

Minimum Coverage: \$10,000

Cost: \$5 per \$1,000 declared value

Example: Total shipping weight of 3000lbs x \$6.00 per pound = \$18,000 declared value

\$10 per \$1,000 declared value = \$180.00

\$7 per \$1,000 declared value = \$126.00

\$5 per \$1,000 declared value = \$90.00

ITEMS NOT COVERED UNDER FULL VALUE PROTECTION (FVP) COVERAGE:

High Value Items: High value items are described as any item exceeding \$100 per lbs. per item. For example, TV weighing 10lbs valued at \$2500. Any items considered "High Value" must be separately inventoried and valued on our "High Value Inventory Sheet" in order to be covered by FVP. Your movers are not responsible for any "High Value" items not listed on our "High Value Inventory Sheet" prior to the start of your move.

Your movers will not assume any responsibility for any damage to goods packed in boxes by anyone other than your contracted movers.

Parts of a set: Loss to any article or articles which is/are part of a set. The measure of loss to the article or articles shall apply only to the value of the piece or part that incurred the loss. In no event shall that loss be construed to mean loss of the total pair or set.

Glass Items and Artwork: Your coverage does not apply to any glass entities that have not been removed or disassembled from their matching furniture pieces. This includes, but is not limited to shelving, doors and tabletops. Although they do not require glass pieces, mirrors, artwork and paintings to be boxed or crated, it is highly recommended. By signing your moving contract, you acknowledge that your movers are not responsible for any damages if such items are not properly packaged.

Ready to Assemble Furniture: Your movers are not liable for "Ready to Assemble Furniture" made of engineered wood (particle board) and paper laminate finish, such as IKEA furniture, due to the inherent risk and sub-standard structural integrity of this type of furniture.

Paper Items: Including but not limited to documents, tickets, deeds, manuscripts, blue prints, plans, specifications, stamp postage, stamp collections, packets of letters, or other valuable papers.

Financial Items: Including but not limited to bullion, currency, money, bonds, notes, stocks, stock certificates or other securities, account bills, bills of exchange, evidence of debt, credit cards, revenue trading-or letter.

Precious Items: Including but not limited to jewels, jewelry, gems, precious metals, gold, silver or platinum articles, precious stone, pearls.

Other Items: Furs, garments trimmed with fur, coffee/tea service sets or trays, candlesticks, dishes, watches, silverware, lamps and/or lamp shades and bulbs.

Declared Value	\$0 Deductible	\$250 Deductible	\$500 Deductible
\$10,000	\$100	\$70	\$50
\$15,000	\$150	\$105	\$75
\$20,000	\$200	\$140	\$100
\$25,000	\$250	\$175	\$125
\$30,000	\$300	\$210	\$150
\$35,000	\$350	\$245	\$175
\$40,000	\$400	\$280	\$200
\$45,000	\$450	\$315	\$225
\$50,000	\$500	\$350	\$250
\$55,000	\$550	\$385	\$275
\$60,000	\$600	\$420	\$300
\$65,000	\$650	\$455	\$325
\$70,000	\$700	\$490	\$350
\$75,000	\$750	\$525	\$375
\$80,000	\$800	\$560	\$400
\$85,000	\$850	\$595	\$425
\$90,000	\$900	\$630	\$450
\$95,000	\$950	\$665	\$475
\$100,000	\$1,000	\$700	\$500