

Relocation Insurance Guide

Provided by

AMJ Campbell International



Coverage Provided through

UNIRISC



UNIRISC is pleased to be the household goods insurance provider for your International move.

Please take a moment to review the information on the following pages and outlined in the menu below. We suggest that you keep this guide as you may find it useful throughout the course of your relocation.

Step 1 – Declaring Your Shipment's Value

- Establishing a value for your goods
- Completing your Declaration of Value

Step 2 – Preparing For Your Move

- Items that should not be shipped
- Items not insured under the policy

Step 3 – Moving Day

- Review packers' inventory
- Make sure nothing is left behind
- Get a copy of packers' inventory

Step 4 – Delivery Day

- Check off boxes as they are delivered on packers' inventory
- Document missing / damaged items
- Auto damage requirements
- Discarding Damaged Items
- Claim Filing Process / Deadline
- Emergency Claims
- Property damage notification

Step 5 – Filing a Claim (if necessary)

- How to file a claim
- Where to file your claim
- Emergency Claims procedures
- International Shipment Claim Form

Step 1: Declaring your shipment(s) value

It is a requirement of the insurer that you declare the actual cash value of your entire shipment. Failure to do so may result in a partial payment for loss or damage. The enclosed Declaration of Value Form must be completed and given to your household goods moving coordinator prior to loading. Please be sure to include automobile(s) being shipped in your total value.

When assigning a value to your goods, consider what the **replacement cost** is at your destination, and keep in mind that any **claim payments will be based on the lesser of the following amounts:**

- **The cost to repair the item to its pre-move condition**
- **The cost to replace the item at destination with one of like kind and quality**

We recommend that you **maintain appraisals for high valued items such as art, antiques and collectables**. Should such an item be lost or damaged during the course of transit or while in storage, the insurance company will require proof of value in order to fairly settle your claim. A recent appraisal offers the best evidence of value. A bill of sale is acceptable as well however, if the item is one that may increase in value over time, an appraisal is best.

In lieu of an appraisal, photos can help in providing proof of ownership. Whichever form of proof of value you choose, remember to bring this documentation with you so that it is available should you need it to support your claim.

Step 2: Preparing for Your Move

While your coverage is considered to be the broadest available, there are some limitations.

The items listed below are excluded from the policy:

- **Frozen Foods, Plants, Spoilage of Wine Collections and other Perishables**
- **Currency; Important Papers such as: Accounts, Bills, Deeds, Personal or Professional Papers, Evidence of Debt, Passports, Airline Tickets and Securities**
- **Jewelry, Watches and Precious Stones unless specifically declared and valued for insurance**
- **Pets and Livestock**
- **Coin, Stamp or other collections unless specifically declared and valued for insurance**
- **Merchandise for sale or exhibition**
- **Data contained on disc or tape**
- **Goods delivered from or to self-storage facilities**

****PLEASE NOTE: CUSTOMS IN MANY COUNTRIES MAY RESTRICT THE IMPORTATION OF ITEMS THAT ARE NORMALLY NOT AN ISSUE FOR INSURANCE. PLEASE SPEAK TO YOUR AMJ CAMPBELL INTERNATIONAL REPRESENTATIVE REGARDING: FOOD, ALCOHOL, MEDICINES OR ANY OTHER CONSUMABLES.**

Damage caused by *inherent vice* is not covered. This includes but is not limited to, damage caused by changes in atmospheric conditions, freezing, heat, or humidity. Sea Containers, Air Crafts and Moving vans are not climate controlled, and conditions within warehouses can vary. If you have goods that are climate sensitive, consider the elements they may be exposed to, and the length of time exposed. You may want to consider alternatives to moving or storing these items.

Separate goods you wish to carry with you or do not want shipped. Personal items, such as jewelry, eyeglasses, contact lenses, medications, documentation etc. should be carried by you.

Dispose of all combustible liquids, paints, dyes, explosive, corrosive, flammable – or items that are under pressure.

Plan meals that use up perishable and frozen foods. Defrost and dry your freezer and refrigerator the night before you move.

Step 3: Moving Day

Plan your day so that you remain at your old residence until the movers leave.

- The movers will make up their own inventory while packing your goods. Basically, this packing inventory assigns a number to each of the cartons and gives a brief description of the contents. It's a good idea to **review this inventory to make sure you agree with the condition of items noted on the form.**
- Before the movers leave, take one last sweep through the house to make sure nothing has been left behind. Check all rooms, closets, the attic, the basement and cupboards. **It is important to remember that any items left at the old residence are not insured under this policy.**
- Lastly, **get a copy of the packing inventory and bill of lading.** And, give the moving company a phone number and or address where you can be reached while en route to your destination.
- Complete Information Sheet for Moving Company.

Step 4: Delivery Day

- As the boxes are carried into your new house, **check them off on your copy of the packing inventory**, and note which cartons were unpacked by the mover.
- If the truck is empty and you still show boxes that have not been checked off, bring it to the attention of the driver. **If they are unable to locate the missing carton make sure that it is noted on your delivery documents. Note damage to any items on the documents** as well, and make sure the driver signs them.
- **Do not discard any damaged item without approval from AMJ or UNIRISC.** UNIRISC reserves the right to inspect damaged items. Failure to make an item available for inspection may nullify your claim.
- If you are taking possession of an automobile, inspect the car carefully and note any change in the condition on the inventory. **Auto damage must be noted, in writing, at the time of delivery.**
- If you do have damaged or missing items, file your claim directly with AMJ/UNIRISC. **The deadline to file an intent to claim (to notify us of a claim) is 45 days. The completed claim form is be filed within 90 days from the date of the intent form.** Documenting damage or missing items on the deliver documents does not constitute filing a claim.
- If you need to file an **emergency claim**, for items needed to set up basic housekeeping such as beds and clothing, **contact the UNIRISC/AMJ office as soon as possible.**
- Should your new or old residence incur damage, contact the mover as the **UNIRISC coverage applies to your household goods only.**

INTERNATIONAL Declaration of Value – REQUIREMENT OF INSURANCE

The “**REPLACEMENT COST VALUE**” section is to be completed in order for the proper insurance valuation. This form must be presented your household goods move coordinator prior to loading.

In the event that you do not return this form prior to your move, coverage is limited to the replacement cost or \$10 per pound of surface shipment weight and \$12 per pound air shipment weight, whichever is less.

NAME: _____ REF. #: _____
First Name Last Name

REPLACEMENT COST VALUE

Transit–Ocean/Surface-if applicable

Total value of this portion of my shipment is: _____

(Please indicate currency)

Transit–Air - if applicable

Total value of this portion of my shipment is: _____

(Please indicate currency)

Permanent Storage-if applicable

Total value of this portion of my shipment is: _____

(Please indicate currency)

In regards to any **High Value Items**, the following table is designed to help you determine the valuation on your goods. However, be sure that you have documentation substantiating value and ownership on hand for any high valued items as it may be required if lost or damaged. (Items in excess of \$5,000.00)

HIGH VALUE ITEMS:					
Item(s)	Description	Value	Item(s)	Description	Value
1)	Artwork		10)	Oriental Rug	
2)	Artwork		11)	Oriental Rug	
3)	China		12)	Auto	
4)	Crystal		13)	Auto	
5)	Electronics		14)	Other	
6)	Electronics		15)	Other	
7)	Furniture		16)	Other	
8)	Furniture		17)	Other	
9)	Furniture		18)	Other	
Dining Room			Master Bedroom		
Living Room			Other Bedrooms		
Family Rm			Wardrobe 1		
Wardrobe 2			Other		
HIGH VALUE ITEM TOTAL:					

HOUSEHOLD GOODS INVENTORY

This guide is provided to help you determine your total insurable value of your shipments and to provide a record of the locations of your property after the move.

Property Items	Value of Surface Shipment	Value of Air Shipment	Value of Storage Shipment	Property Items	Value of Surface Shipment	Value of Air Shipment	Value of Storage Shipment
A. LIVING ROOM				D. BEDROOM			
Furniture				Furniture			
Rugs/Carpets				Rugs/Carpets			
Curtains				Curtains			
Pictures/artwork				Pictures/artwork			
Mirrors/lamps				Mirrors/lamps			
TV/electronics				TV/electronics			
Stereos				Stereos			
Other				Linens			
				Other			
B. DINING ROOM				E. BATHROOMS			
Furniture				Furniture			
Rugs/Carpets				Rugs/Carpets			
Curtains				Bath accessory			
Pictures/artwork				Bath linens			
Mirrors/lamps				Clothes hamper			
Table linens				Appliances			
China/crystal				Pictures/artwork			
Other				Other			
C. KITCHEN				F. DEN/STUDY			
Furniture				Furniture			
Appliances				Rugs/carpet			
Dishes				Curtains			
Glassware				Pictures/artwork			
Utensils				Mirrors/lamps			
Pots/pans/bowls				TV			
Canisters				Computer			
Kitchen linens				Stereo			
Curtains				Electronics			
Pictures				Video Equip.			
Other				Other			
SUBTOTAL				SUBTOTAL			

Property Items	Value of Surface Shipment	Value of Air Shipment	Value of Storage Shipment	Property Items	Value of Surface Shipment	Value of Air Shipment	Value of Storage Shipment
G. HALLWAYS				J. PORCH/SUNROOM			
Furniture				Furniture			
Rugs/Carpets				Rugs/Carpets			
Curtains				Curtains			
Pictures/artwork				Pictures/artwork			
Mirrors/lamps				Mirrors/lamps			
Other				Other			
H. CLOTHING/SHOES				K. BASEMENT			
Coats/jackets				Furniture			
Dresses				Rugs/Carpets			
Suits				Curtains			
Skirts/pants				Pictures/artwork			
Blouses/shirts				Mirrors/lamps			
Sweaters				Appliances			
Lingerie				Pictures/artwork			
Hosiery/socks				TV/Computer			
Scarves/ties				Lawn tools			
Hats/gloves				Tools			
Shoes/boots				Washer/dryer			
Other				Other			
I. MISCELLANEOUS							
Bric-a-brac				Iron & board			
Clocks				Heater/humidifier			
Bicycles				Vacuums			
Sewing machine				Air conditioner			
Sports items				Telephone			
Luggage				Cosmetics			
Camcorder				Basket/holders			
Books				Games			
CD's/tapes				Utility shelves			
Cameras				Christmas items			
Brass/silver				Bookcases			
SUBTOTAL				SUBTOTAL			
				GRAND TOTAL (ADD SUBTOTALS HERE)			

Step 5: How to file a Claim (if necessary):

1. Open the attached Claim Form. (See page 10)
2. Fill in the certificate # in the top right hand corner, plus the information requested in blocks 1-8.
3. If your inventory is available, locate the damaged or missing item on the mover's inventory and list the number assigned to it.
4. In the Description of Article column: please identify the item and include the brand name if applicable (i.e. Zenith color TV).
5. In the Nature and Extent of Damage column: Describe the damage in detail (i.e., right leg broken, top chipped).
6. In the Date of Purchase and Replacement Cost columns: List the date of purchase of the item and the cost to replace the item now. If the item was given to you, list the date of the gift and its estimated value.
7. In the Amount Claimed, enter the amount you wish to be reimbursed for the lost or damaged item, or if you wish to have the item repaired, leave the space blank. UNIRISC will send representatives to repair and/or estimate the damage. You will not be reimbursed for estimate fees unless they are requested by UNIRISC. Remember, do not discard any damaged item without the first getting approval from UNIRISC. Should you have an emergency-type claim for items needed to set up basic housekeeping such as bedding or clothing, please contact UNIRISC as soon as possible.
8. Send your completed claim form and all supporting documentation via mail, fax or email to:

UNIRISC
c/o Michael Dye
9040 Leslie Street, Suite 215
Richmond Hill, ON L4B 3M4

Email: mdye@unirisc.com or canadaclaims@unirisc.com
Telephone: 1-800 461-5048
Facsimilie: 1-905 764-7273

