

INSURANCE POLICY — ROADLINE MOVING

At Roadline Moving, our team is dedicated to ensuring that your move is as smooth and damage-free as possible. Despite our careful planning and precautions, unforeseen accidents may still occur.

To provide peace of mind, we offer insurance options to cover potential damages.

LIABILITY COVERAGE

If any damage occurs to the property—such as dents to walls or flooring—Roadline Moving carries \$2,000,000 in liability coverage. In such cases, a \$1,000 deductible is required from the customer.

FURNITURE & BELONGINGS COVERAGE

During the move, your furniture and personal belongings are protected under Basic Liability Coverage (Released Value Protection) at no additional cost. This provides compensation at a rate of \$0.60 per pound in the event of damage. However, this coverage does not include cosmetic damages like dents or scratches—it only applies in cases of total loss.

For more details about this coverage, you can refer to the following links:

- [Help Moving Protection](<http://www.mover.net/consumers1/content/HelpMovingProtection.pdf>)
- [NBC Insurance – Moving Insurance](<https://www.nbc-insurance.ca/advice-benefits/moving-insurance.html>)

If additional protection is needed, you may contact our representatives or purchase coverage directly from:

- [Moving Insurance Company](<http://www.movinginsurance.com/>)
- [Baker International](<http://www.bakerintl.com/>)

CERTIFICATE OF INSURANCE

Roadline Moving maintains over \$2 million in General Liability insurance. Many commercial properties require proof of insurance before any work begins.

INSURANCE RULES & REGULATIONS

Insurance does not automatically cover all damages—liability must be established. The following conditions apply:

- Items inside boxes not packed by *Roadline* are not covered unless there is visible external damage to the box.
- Movers are not responsible for electronics that fail to function after the move unless there is clear evidence of mishandling.
- Customers must report damages on-site before the movers leave and complete the necessary claim forms. Claims will not be accepted after the moving crew has left.
- To initiate a claim, the customer must report the damage and pay the full balance for the completed move.

EXCLUSIONS & LIMITATIONS

Roadline Moving is not liable for damages caused by:

- Natural disasters (e.g., fires, floods, earthquakes).
- Strikes, riots, or actions by public authorities.
- Defects in the item itself (e.g., aging, deterioration, or prior damage).
- Loss of mechanical function in electronics or appliances.
- Surface damage to pressboard, particleboard, or similar materials.
- Fragile items like glass, marble, or stone, unless properly packed by the customer.
- Peeling veneer or cosmetic wear and tear.
- Environmental factors such as humidity, temperature, or moisture exposure.

Certain valuable items are not covered under standard liability:

- Legal documents, business records, jewelry, antiques, or cash.

- Unboxed furniture or fragile items transported without adequate protection.

MOVING RISKS & CUSTOMER RESPONSIBILITY

Roadline Moving may refuse to transport items through stairways or passages with less than two inches of clearance. If a customer insists on moving oversized furniture through tight spaces, they assume the risk of potential damage.

Additionally, we are not responsible for damages if:

- The customer has been warned about a high-risk move and agrees to proceed.
- Items were not loaded onto a vehicle/storage unit by Roadline Moving employees.
- Damages occurred due to customer interference during the moving process.

To be eligible for insurance coverage, the following items must be crated or packed in specialized cases (provided by the customer):

- Stone, ceramic, porcelain, or glass items (e.g., countertops, mirrors, sculptures).
- Artwork, paintings, and framed valuables.
- Electronics (e.g., TVs, computers, stereo equipment).
- Large and delicate items (e.g., chandeliers, grandfather clocks, musical instruments).
- Mattresses (if they are bent or folded at the customer's request).
- Sports & fitness equipment (e.g., bikes, treadmills, canoes) unless professionally packed.
- Motorized vehicles and medical equipment (e.g., wheelchairs, hospital beds).

HOME DAMAGE POLICY

If any damage occurs to the home itself, it must be documented before the movers leave. The customer is responsible for inspecting the property and notifying the crew immediately. The company may, at its discretion, accept responsibility after the fact, but this is not guaranteed.