

HOW TO OBTAIN COVERAGE

Go to www.bakerintl.com to purchase coverage or get a quote. You will need the estimated weight or cube of your shipment (obtain this information from your mover).

You may also purchase coverage by completing the reverse side of this brochure and fax to us. Or you may call our Customer Service Center from 8:00 to 5:00 central time, Mon - Fri.

HOW TO VALUE MY HOUSEHOLD GOODS

If you do not insure your goods to its proper value then coinsurance will apply. *Example - if you insure your total amount of HHG's for \$50,000 and the actual value is \$75,000, then we will only pay 67% of any claim minus your deductible, because you only insured 67% of the value. In the event of a claim, if you have \$400.00 damage to a sofa you will receive 67% of \$400.00 (\$268.00) minus your deductible.* It is your responsibility to establish the proper value of your household goods and personal effects to avoid coinsurance.

If you determine you have mostly lower/moderate priced items in your home you can multiply the total weight of your shipment times the minimum "per pound" value of \$7.00.

If you have higher quality/priced HHG's goods you should use a higher amount such as \$10.00 to \$15.00 per pound times the weight.

Another method is to multiply the number of rooms in your home or apartment by \$10,000 to \$15,000. And you can check you homeowner's policy for the contents coverage or make an inventory listing all your goods with the values.

The minimum amount of coverage cannot be less than \$7.00 times the total weight of your shipment. The total amount of insurance purchased must be no less than 100% of the total value of all goods being shipped or coinsurance may apply.

Some items cannot be insured. Please see exclusion section in Terms and Conditions.

Read and Sign Terms & Conditions. For total amount due call 800-356-0099. MasterCard, Visa, Discover, American Express, company or personal checks, including "checks by fax" are acceptable payment methods. Payment & signed terms and conditions MUST be received before pack/load date.

Return completed form with payment, to:
Fax To: (940) 270-1500, or

Mail To:
Baker International Insurance Agency
510 E. Corporate Drive, Suite 300
Lewisville, Texas 75057

You must write \$ 0.60 per pound per article on Mover's Bill of Lading.

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1-800-356-0099
www.bakerintl.com

*Have a "No Regret" Move.
Baker International provides
a most competitive rate with
broad coverage and three
convenient ways to purchase
coverage.*

1.
Complete this form and fax to
940-270-1500

2.
Call toll free and speak to a
knowledgeable insurance
coordinator. Setup coverage
right over the phone

3.
Go to www.bakerintl.com
and complete coverage
request on-line.

BAKER
INTERNATIONAL
INSURANCE
AGENCY

. **THE SOURCE FOR
MOVING INSURANCE**

Since 1981
Baker International
has provided
insurance protection
for household goods,
boats, automobiles,
motorcycles, and
office moves for
families relocating
within the U.S. and
abroad.

510 E. Corporate Drive,
Suite 300
Lewisville, TX 75057

Phone: 800-356-0093
Fax: 940-270-1500
info@bakerintl.com

Moving Insurance



Since 1981 Baker International
has provided insurance protection
for household goods, boats,
automobiles, motorcycles, and
office moves for families relocating
within the U.S., Canada, or overseas.

Moving across the street, across the
country, or around the world -
Baker International is your source
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BAKER INTERNATIONAL
INSURANCE AGENCY

BAKER INTERNATIONAL -REQUEST FOR INSURANCE

Your Name _____ Moving Company Name _____ Phone _____
Your Phone _____ Your Email _____ 1. Weight or Cube of Shipment _____
Origin Address _____ City, State, Zip _____
Destination Address _____ City, State, Zip _____
2. Pack Date _____ 3. Load Date _____ 4. Delivery Date _____ 5. Who packed your household goods? Homeowner Mover
6. Are vehicles, boats or any motorized vehicles(s) moving with this shipment? No Yes, If yes, what is the Actual Cash Value? \$ _____
7. Are collections valued over \$500.00 moving with this shipment? No Yes (coverage is limited to a maximum of \$500.00 coverage unless you provide an inventory/list with values.
8. Are Fine Arts and/or Antiques valued over \$5,000 each moving with this shipment? No Yes, If yes, create an inventory list, with values, otherwise coverage is excluded for Fine Arts and Antiques.
9. Will this shipment require storage? No Yes, If yes, Storage address _____ Certificate of Insurance provides coverage for goods while in an approved movers warehouse. We do NOT insure goods in a self storage unit, mini warehouse, residence, or any other similar structure even if owned or rented by your moving company.
10. What is the total of all other household goods, motorized vehicles, collectibles, fine arts, and antiques? _____ (If moving within 48 hours, add \$25.00 rush fee.)
11. Deductible _____ 12. Total Amount Due _____ (The total amount due includes insurance premium, administrative fees, and rush fees if applicable)

TERMS AND CONDITIONS

In consideration of the premium charged, the company agrees with the insured to pay for damages to or destruction of the property described in the schedule subject to the following provisions and stipulations. All insured goods must be in the care, custody and control of carrier indicated on Certificate of Insurance. Move must be performed by carrier indicated on Certificate of Insurance unless prior approval is granted by a Baker International representative or coverage may become null and void.

1. **PERILS INSURED:** This certificate insures against all risk of direct physical loss or damage to the property from any external cause except as hereinafter excluded. 2. **PROPERTY COVERED:** This certificate insures property of the insured including household goods, boats not exceeding 16 feet in length, and automobiles accepted for transportation except as hereinafter excluded. Motorized vehicles, boats, computer hardware, antiques and fine art, including paintings, statuary and similar articles are insured for actual cash value. Antiques, fine art, including paintings, statuary, fine rugs and carpets, and similar articles, LCD, DLP, and plasma televisions must be professionally prepared for shipment by the carrier. 3. **DURATION OF COVERAGE:** The policy covers the property insured while in due course of transit, from the time that the packing commences, provided that the packing is performed by the carrier, at the origin residence and continues until delivered at the destination residence, or until unpacking is completed, provided that the unpacking is performed by the carrier. 4. **TERRITORIAL LIMIT:** This certificate covers only within the contiguous United States and Canada (excluding transportation to and/or from Alaska and Hawaii). 5. **EXCLUSIONS:** This certificate does not apply to and coverage is not provided for: A. Delay of shipment, loss of market, loss of value, loss of use or consequential damages; B. The condition or flavor of perishable articles; C. Documents, foodstuffs, plants, animals, currency, notes, securities, accounts, bills, bullion, deeds, personal documents, family albums/videos/photographs, stamps, coins, money, jewelry, furs, sports memorabilia, watches, precious stones and automobile drivers driven under their own power except during loading and unloading; D. Collections valued over \$500.00 unless specifically listed in the schedule by description and value; E. Pianos, Antiques and/or Fine Arts, including paintings, statuary and similar articles, in excess of \$5,000.00 unless specifically listed in the schedule by description and value and professionally prepared for shipment such as piano boards, ceiling and/or special packaging; F. Loss or damage caused by or resulting from: (1) An act, omission or order of the insured or his agent; (2) Insects, moths, vermin or ordinary wear and tear; (3) Damage caused by spillage of chemicals, cleaning solutions, flammables, lubricants and other similar materials; (4) Debris or inherent vice of the article, including susceptibility to damage because of atmospheric conditions such as temperature and humidity or changes therein; G. Damage due to or resulting from Lithium Ion batteries. This policy excludes coverage for losses arising from Lithium Ion batteries even when installed in property, such as hoverboards, laptops and similar items; H. Loss of or damage to computer data or media; I. Lost articles marked packed by owner and/or items marked as contents or condition unknown by the carrier indicated on this certificate or their agent are limited to \$250 per item, carton or container and a maximum of \$2,500 per shipment; J. Damage to packed articles, unless professionally packed, or unless there are outside physical signs such damage resulted from negligence of the carrier or is caused directly by fire, lightning, explosion, flood, cyclone, tornado, windstorm, collapse of bridges, theft, or collision, overturn or upset of the transporting vehicle; K. Damage to any furniture constructed of any type of veneered chipboard, particle board, medium density fiberboard (MDF), composite board or similar construction; L. Damage resulting from disassembly or assembly of any furniture constructed of any type of veneered chipboard, particle board, medium density fiberboard (MDF), composite board or similar construction; M. Damage or loss to any items listed or specifically excluded on the moving company's Order for Service, Bill of Lading or Waiver Forms; N. Winkled or soiled clothing, linens, drapes, or rugs; O. Damages caused during disassembly or assembly of items that require third party service; P. The mechanical or electrical derangement of mechanical, electrical, or electromechanical devices unless there are outside physical signs such damage resulted from negligence of the carrier; Q. Missing and/or stolen items unless exceptions are noted on delivery documents at the time of delivery; R. Nuclear Clause: This certificate does not cover loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether directly or indirectly resulting from an insured peril; S. Loss, damage or expense caused by or resulting from: (1) strikes, lockouts, labor disturbances, riots, civil commotions, or the acts of any person or persons taking part in any such occurrences or disorders; (2) vandalism, sabotage or malicious act, which shall be deemed also to encompass the act or acts of one or more persons, whether or not agents of a sovereign power, carried out for political, terrorist or ideological purposes and whether any loss, damage or expense resulting therefrom is accidental or intentional; T. War Risk: This Company shall not be liable for loss caused directly or indirectly by: (1) Hostile or warlike action in time of peace or war, including action in hovering, combating or defending an actual, impending or expected attack; (a) By any government or sovereign power, (be it one or more), or by any authority maintaining or using military, naval or air forces; or (b) by military, naval or air forces; or (c) By an agent of such government, power, authority or forces; (b) being understood that any discharge, explosion or use of any weapon of war employing nuclear fission or fusion shall be conclusively presumed to be a hostile or warlike action by such a government, power, authority or forces; (2) Insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or non government in hindering, combating or defending against such an occurrence; seizure or destruction under quarantine or custom's regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade; **GENERAL CONDITIONS:** 1. **VALUATION:** A. If the valuation stated in the schedule is Actual Cash Value, the company shall not be liable for more than the lesser of the following amounts: (1) The actual cash value of the property at the time of loss, allowing for depreciation and/or obsolescence, or (2) The maximum limit of liability stated in the schedule, or (3) The actual cost to repair the damaged property; B. If the valuation stated in the schedule is "Replacement Cost," the company shall not be liable for more than the lesser of the following amounts: (1) The replacement cost of the property at the time of loss, or (2) The maximum limit of liability stated in the schedule, or (3) The actual cost to repair the damaged property; 2. **STORAGE:** A. **TEMPORARY STORAGE:** This policy, subject to all its terms and conditions, is extended to cover shipments of household goods and personal effects which are temporarily detained in storage at a public warehouse (excluding, however, any storage of goods in a mini warehouse or self-storage location) for a period of up to 90 consecutive days at no additional charge. Damage to goods delivered to a mini warehouse or self-storage location will not be considered unless exceptions are noted on the delivery documents at the time of delivery; B. **PERMANENT STORAGE:** This policy, subject to all its terms and conditions, may be extended to cover shipments of household goods and personal effects which are stored at a public warehouse, where a valid warehouse receipt has been issued (excluding, however, any storage of goods in a mini warehouse or self-storage location). Coverage is available provided prior notice is given to these assurers and premiums paid as required. Such notices must be in writing and received by these assurers prior to the expiry of any temporary or permanent coverage currently provided. Damage to goods delivered to a mini warehouse or self-storage location will not be considered unless exceptions are noted on the delivery documents at the time of delivery. Notwithstanding anything contained elsewhere herein to contrary, this policy shall not pay for loss or damage to goods and merchandise while covered under this extension, caused by or resulting from mildew, mold, rust or deterioration; 3. **PILR OR SET:** In the event of loss or damage to any article or articles which are part of a set, the measure of loss or damage to such article or articles shall apply only to the value of the piece or part lost or damaged giving consideration to the importance of said article or articles but in no event shall such loss or damage be construed to mean total loss of the pair or set; 4. **PROTECTION OF PROPERTY:** In case of loss it shall be lawful and necessary for the insured, his or their factors servants and assigns to sue, labor and travel for, in and about the defense, safeguard and recovery of the property covered hereunder, or any part thereof, without prejudice to this certificate, nor shall the acts of the insured or the company, in recovering, saving and preserving the property in case of loss be considered a waiver or an acceptance of abandonment. The expenses so incurred shall be borne by the insured and the company proportionately to the extent of their respective interests; 5. **NOTICE AND PROOF OF LOSS:** The insured shall, as soon as practicable report in writing to the company, or its agents, every loss, damage or occurrence which may give cause to a claim under this certificate and shall file with the company or its agent within ninety (90) days from date of delivery, a detailed sworn proof of loss; Failure of the insured to report said loss or damage or to file such sworn proof of loss shall invalidate any and all claims under this certificate for such loss; 6. **INSUREDS RESPONSIBILITY:** It is the insured's responsibility to check the Household Goods Descriptive Inventory for correctness before signing. All goods must be listed on the inventory and the condition at origin must accurately reflect the condition of the goods at origin. The insured shall upon delivery check the items against the inventory and note any missing items and/or changes in condition of the goods delivered. The company's liability for loss or damage will be determined by the notations made at delivery. In the event an inventory is not prepared by the mover, exceptions and notations must be made on the bill of lading and/or delivery receipt; 7. **SETTLEMENT OF CLAIMS:** All adjusted claims shall be paid or made good to the insured within thirty (30) days after presentation and acceptance of satisfactory proof of interest and loss at the office of the company. No loss shall be paid hereunder if the insured has collected the same from others; 8. **DEBRIS REMOVAL:** In the case of loss or damage to the property covered hereunder, the company will pay such expense which may be incurred in the removal of all debris of such property which may be occasioned by loss covered under the terms of this certificate. However, total liability under the certificate shall not exceed the amount otherwise herein specified; 9. **COMPANYS OPTIONS:** It shall be optional with the company to take all, or any part, of the property at the agreed or appraised value, or to repair, rebuild or replace such property destroyed or damaged with other of like kind and quality within a reasonable time, or giving notice of its intention to do so within sixty (60) days after the receipt of the proof of loss herein required; 10. **SUBROGATION:** In all cases of loss, the insured shall assign and subrogate all their rights and claims against others to this company at time of payment for an amount not exceeding the sum paid by this company, and permit suit to be brought in the insured's name, but at the company's expense, and the insured further agrees to render all reasonable assistance in the prosecution of said suit or suits. This company is not liable for any loss, which, without its consent, has been settled or compromised with others, who may be liable therefor; 11. **APPRAISAL:** In the event of disagreement as to the amount of loss, the same shall be ascertained by two competent and disinterested appraisers, the insured and the company selecting one, and the two so chosen shall first select a competent and disinterested umpire. The appraisers together shall then estimate and appraise the loss, stating separately the sound value and damage, and failing to agree shall submit their differences to the umpire and the agreement in writing of any two shall determine the amount of such loss. The parties thereto shall pay the appraisers respectively selected by them, and shall bear equally the expense of the appraisal and umpire; 12. **SUIT:** No suit, action or proceeding for the recovery of any claim under this policy shall be sustainable in any court of law or equity unless the same be commenced within twelve (12) months after discovery by insured of the occurrence which give to the claim, provide however, that by the laws of the state within which this policy is issued such limitation is invalid, then any such claim shall be void unless such actions, suit or proceedings be commenced within the shortest limit of time permitted by the laws of such state; 13. **ASSIGNMENT OF CERTIFICATE:** This certificate shall be void if assigned or transferred; 14. **AGENT:** No person or firm shall be deemed an agent of the company unless specifically authorized in writing by the company.

100% COINSURANCE CLAUSE: If the amount of insurance purchased is not equal to the value of the property, the Company will not pay for the full value of any item lost or damaged. The insured shall to the extent of such deficit bear his, her or their portion of loss.

ACCEPTANCE OF TERMS AND CONDITIONS

I agree that the information provided on this "Request for Insurance" is true and correct and I have read the terms and conditions and understand it applies to my certificate of insurance. If paying by credit card, I agree that my signature acknowledges receipt of services in the amount of the total shown and agrees to perform the obligations set forth in the cardholders agreement with the issuer.

SHIPPER SIGNATURE (Owner of Goods)

DATE

Credit Card Number w/Security Code

Card Expiration Date