

Claims

Q: Can I dispose of broken items?

A: No. All items must be available for inspection.

Q: Are items with personal or sentimental value covered?

A: Only to the extent of fair market value (e.g.: photographs are covered for the cost or new film only).

Q: How do I support my claim?

A: You or your representative must be present during the unloading and unpacking of their household goods to note damage and/or missing items on the destination inventory. We recommend taking digital photographs of any damage.

Q: Are packed by owner goods covered?

A: Yes. Limited Protection is available. Full Protection is not available.

How do I file a claim for damages?

Filing a claim can be done online via our website, upon contacting us you will be provided login information. Instructions for filing are included on the site. General information required include the dates of packing, loading and delivery, the moving company which performed the move, and a description of the items and damage being claimed.

How long do I have to file a claim?

File your claim as soon as possible after delivery. When purchasing protection and using a full service moving company, You have 45 days from the delivery date. Using a mobile storage container or a rental truck, the filing limit is 14 days.

How does the claims process work?

Once we receive the completed claim, you will be contacted within seven to ten (7-10) working days. You may be required to provide additional information, such as copies of signed delivery documents. The adjuster will determine if it is necessary to have a professional inspection to determine transit-related damage or repairs. If necessary, you will be advised of which professional will be contacting you.

How long does it take to settle a claim?

Most claims are settled within 60 days or less, provided that all documentation is on hand.

In case of a claim settlement, am I being paid by both the Protection company and the Mover ?

No. In case of a claim settlement, you can collect payment only from one source, the Protection company OR the mover.

What is considered proof of ownership of my items and how do I establish it?

Proof of ownership may be purchase receipts, appraisals (from a professionally certified appraiser), as well as pictures taken of the specific items insured while in your possession.

Do I need to take pictures of my items?

While not required it is highly recommended. It will establish proof of ownership, as well as proof of condition of the items. If you take pictures, we suggest you take pictures from different angles to cover all aspects of an item.

Do I need to produce receipts in order to prove the value of the items?

Only to support a claim. We reserve the right to request such receipts, in order to establish value. Proof of value IS required on all items valued at \$1500 or more. Acceptable proof of value is either a purchase receipt or a certified appraisal.

What is an "Appearance Allowance"?

An Appearance Allowance is a settlement resolution which applies to an item that has some sort of minor damage, is still fully functional, and You would rather be compensated for it in a small way and retain the item.

What would the compensation be for a damaged item/part which is part of a larger unit (example: a sofa's cushion), in case this item cannot be repaired and no exact match can be found for it?

Assuming that damages were noted by you at the time of delivery, and a matching item (cushion in this example) could not be reproduced, the Protection Company would pay for replacement of the sofa, or the insured value, whichever is less. We would then pick up the item for salvage.