

Protected vs Not Protected

What items not covered under this Protection ?

There are several items not included under our Protection. Please refer to the Terms and Conditions page for more clarification.

Can I insure my goods for sentimental value?

No ! Our Protection does not cover household goods for any sentimental value. For example, a wedding photo album will be covered only for its commercial value, not its sentimental value. If it is lost or destroyed the value of the album and the film will be paid for. The cost of photography or sentimental value will not be paid for.

Can I purchase insurance only for specific items? No.

Can I insure my automobile or motor vehicle? No

If I pack my own boxes, are the contents covered?

While using a full service moving company, boxes, cartons, or containers that are not packed by the movers are considered Packed By Owner ("PBO"). Any damages incurred to PBO items will not be paid if claimed. Proof of ownership may be required, and payment is limited to \$250 for the contents of that missing box, carton, or container, and a maximum of \$2,000 per shipment.

Can I purchase insurance if I am using a mobile storage company or renting a truck?

Yes. Limited Protection only.

How do I determine value on my household goods?

This is an important consideration for you. Only you know how valuable your shipment is and it is your responsibility to choose the total amount of Protection for it. Various ways are used to help arrive at a general idea of the value. Your shipment may be more valuable than these general guidelines indicate.

1. Choose an average 'value per room' in your home and multiply this value by the number of rooms. For example, \$5,000 in average per room, multiplied by 7 rooms = \$35,000 in declared value.
2. Think of the amount of compensation you would need to receive in order to replace your household goods if the entire shipment had been demolished and use that number as your guideline. If you are a homeowner, a general rule of

thumb is a minimum of 23 of the value of your home. Thus a \$150,000 home would contain at least \$100,000 of contents.

3. Simply go around your home and list the items with their individual value, as best as

you can estimate or guess or based on actual purchase receipts, and add it all up to arrive at a total declared value.

5. Use the Value Calculator on our site.

Please remember that if you choose the Full Protection option, we require your declared value to be no less than the weight of your shipment (in pounds) times \$7.00.

Storage

Will my items be Protected if my shipment goes into storage at a moving or mobile storage company's facility?

Yes, your goods will be Protected if delivered to an approved professional storage with controlled access (records are kept of access and items removed). Protection for your goods in storage is dependent on the specific type of Protection and its Terms and Conditions. The costs will vary depending on the length of time in the facility, and the type of Protection selected.

Will my items be insured if my shipment goes into a mini/self/public storage facility?

No.

When does Protection of my household goods start and when does it end?

If you purchase our Full Protection or Limited Protection while using a full service moving company, your Protection starts the packing date. Your goods are covered for a period of (usually) 90 days if stored at the moving company's storage facility (SIT - Storage In Transit incidental to transit), as well as for the move out of storage. Your Protection with these types of policies will end after this period, or immediately after delivery, whichever comes first. Additional stay at the storage facility beyond this time requires the additional Protection Storage Extension, available for an additional charge.

If you are using a mobile storage company or renting a truck, Protection starts based on your declared effective date and ends based on your declared delivery date, 90 days (for mobile storage service) or 30 days for truck rental, whichever comes first.

In any case, please review the Terms and Conditions for your selected type of insurance for full details on Protection length, storage terms.

If my goods remain in storage for longer than 90 days, can I get the Protection extended? Yes

Can I purchase Protection for my goods if they are being moved out of storage and I had no prior Protection for them?

Yes. Limited Protection Only

Can I purchase Protection for my goods, if I am loading and unloading my goods into and out of a mobile storage container?

Yes. Limited Protection Only

Will my goods be covered if they are being picked up one day at our origin address, kept on the truck for over-night storage, and delivered to our new destination the next day?

Yes. When using a full service moving company or a mobile storage company, your goods will be fully Protected, providing the truck is parked in the approved movers' facility and in the Care, Custody, and Control of the movers at all times. Your goods will NOT be covered in this situation if you are using a rented truck.