

# Transit Protection Program



Even with the best planning and packing which are above industry standards, unexpected situations can happen for a variety of reasons. Allied Pickfords offers protection options to help safeguard the value of your shipment and provide greater peace of mind in the event of loss or damage. Your possessions will be covered from the moment we arrive to pack through the last bit of set-up in your new home.

We have created two comprehensive transit protection options to reimburse your loss or damage to all or any part of your shipment up to the item's insured value. Items may be repaired or replaced, if appropriate, at the underwriter's discretion.

**Choose the plan that provides the best valuation of your possessions.  
Here is some advice for your consideration:**

## Option 1

**Valued Inventory** requires you to list and value each item being shipped. This method is typically used for smaller shipments that contain a proportionately higher number of high-value items.

- **Consider value at destination** — Calculate the cost of replacing your possessions at destination; this may be significantly higher than the value from your point of origin.
- **Do not under-insure** — International coverage policies, include a clause that states if you insure your goods for 75% replacement value, then you have to absorb the remaining 25% of the claim.
- **Declare every item** — Your risk assessment and premium are based on the fact that every item being moved will be declared. Selective coverage does not apply and cannot be accepted, as coverage is based on a wide spread of risks normally associated with household goods.
- **Group items of like value** — Whenever items are grouped within the inventory, it is automatically assumed that all items within a group are of equal value.

## Option 2

**Lump Sum** uses a fixed valuation based on the volume of your shipment. This option is usually preferred for larger shipments where a simpler process is more practical.

- Remember to complete the section on higher value items to avoid limiting the insurer's liability.

***The plan which you have chosen is ineffective until we have the completed form and payment.***



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## Inclusions

These conditions are automatically included in your protection program:

- **Mold and mildew damage** — Trapped moisture in sealed environments may create an environment ideal for mold and mildew.
- **Pairs and sets damage** — Items that are considered part of a set, the insurer will pay only for the article that was damaged.
- **Electrical and mechanical damage** — Occasionally, internal damage to electronic and mechanical items can occur, even if the items are packed and handled correctly. Typically, insurers will pay only for clear signs of external damage.

## Exclusions

These items are excluded from any part of your protection program:

- Damage by moths, insects, and/or vermin.
- Items such as precious stones, metals, jewelry, watches, trinkets, coins, money, securities, stamps, deeds, foodstuffs, medicines and drugs, liquids, plants and any living things.
- Please refer to the Policy Terms & Conditions for all exclusions.



## Additional Protection

For a nominal addition to your premium, your protection package can be enhanced to include:

- **Moving charges** — the cost of packing and shipping your goods can be fully recovered in the unlikely event of a total loss.
- **Storage extension** — if you need storage beyond the complimentary 60-day period for both pre-and post-shipping, you may extend your coverage simply by notifying us in writing.

In the rare instance that a claim is necessary, you can depend upon our in-house claims center specialists to expedite your claim quickly with minimal stress. Please consult your Policy Terms & Conditions for the complete coverage of your shipment.