

International Transit Protection - Proposal Form

North American International – Transit Protection Plan

North American International is committed to giving you peace of mind throughout your international relocation. You can be sure that when you trust your possessions to North American International, you know that we have the experience, expertise, and resources to carefully pack, wrap, and load your household goods for the rigor of international transportation.

Of course, the unexpected can happen. Any journey by air, road, or sea has associated risks of accidental loss and damage during the journey or handling at sea ports and airports and any customs inspections. That's where the North American International Transit Protection Plan comes in.

Under our plan, your household goods and personal effects will be comprehensively protected while they are in our care. As a result of our size and experience, the plan offers special advantages and benefits that are either excluded or additional elsewhere. For example, in the event you make a claim it will be settled directly by our experienced claims department and not some unrelated third party.

What happens if I don't enroll in the Protection Plan?

We cannot stress the importance of protecting your international shipment through the plan. If you don't and if something is lost or damaged, North American International assumes no liability.

Completing the Proposal Form

The North American International Protection plan offers two options – The Standard Plan and a Gold Plan:

Don't deliberately under-value your possessions. You need to be aware that if you under-value your possessions, an 'average' will apply to any claim. In simple terms, this means that if you value your possessions for half of their true replacement value, your claim will be reduced by half.

Gold Plan – Under the Gold Plan there is no need to list your complete household goods. Simply place a check mark next to the Gold Plan box and complete Sections E, R, and S of the Proposal Form. Your household goods will be then covered for repair or their full replacement value at destination. Value will be based upon \$13.50/lb on the net weight of your goods. Be sure to let us know if you feel the value we assign to your household goods is not sufficient to cover replacement at destination. The Gold Plan also includes coverage for Pairs and Sets, Mold and Mildew, and Mechanical Derangement. Please note failure to complete the required Sections E, R & S may impact any final claim settlement.

Standard Plan – Under the Standard Plan you determine the full replacement value of your possessions at destination. Please remember that the cost of replacement in the country that you are moving to may be significantly higher. Due to this make sure to properly list your high value items (anything over \$4,000) in Section E on the Proposal Form.

Moving room-to-room in your home, list the items in each room and then complete the detailed inventory included in this document with the value of each piece of furniture and groups of china, glass, ornaments, and other personal effects as illustrated below.

SECTION A – ELECTRONIC COMPONENTS			
ARTICLE	QTY.	UNIT \$	VALUE \$
PLASMA TV	1	\$3,000	\$3,000
OTHER TVS	2	\$250	\$500
COMPUTER/LAPTOP/PC	1	\$750	\$750

When items are grouped together, all will be considered to be of equal value. If one particular item is of a higher value, be sure to list it separately on the form or on a separate sheet of paper and attach it to this form. We recommend that you obtain appraisals on antiques and paintings for your protection.

Additional Options

Pairs and Sets – Under the Standard Plan, if one or more of a pair or set is lost or damaged, the plan will only cover the individual item – even though the set may now be incomplete. To include cover for pairs and sets, list the set and add the value of the dinner service, glasses, or ornaments to **Section R – Pairs and Sets** on the form. An additional premium is payable but this will ensure that if part of a pair or set, e.g., a dinner service, is lost or damaged, the entire set will be replaced or compensated if the items lost or damaged cannot be replaced.

Mechanical and Electrical Derangement – Under the Standard Plan your electrical items are covered in the event of external damage to the item. However, as a result of the movement experienced on vessels, trucks, or aircraft, the Standard Plan does not cover internal mechanical or electrical derangement. For example, if your computer, television or DVD player does not work and there is no damage to the exterior, you will not be compensated. To include protection for mechanical and electrical items, list the items and add the value of these items to **Section S – Mechanical and Electrical Derangement**. An additional premium is paid for this cover.

Mold & Mildew – Under the Standard Plan you are covered if damage is caused by ingress of water. However, dependent upon the climate at origin or destination, you should consider the additional option of cover for mold and mildew. Changes in air temperature and humidity can create conditions where this type of damage becomes a risk. This low cost option is an ideal way to protect any of your household goods and personal effects. Simply tick the box at the end of the form.

Summary of Protection Plan Terms and Conditions

What the Protection Plan Covers:

- The Protection Plan covers all risk of loss or damage to household goods, furniture and effects subject to certain provisions and exclusions which are listed below. The detailed clauses and conditions applicable to the Protection Plan are available on request. Protection applies from the time the goods are collected from the named address and continues during the ordinary course of transit until delivered by the Mover and/or their Agents to the domicile or store at the named destination.
- If you fail to value your effects for the full replacement value of goods at destination, you will only be entitled to recover the proportion of the loss as the declared value bears to the total value of the property you shipped.

Principal Provisions and Exclusions (Refer to back of Proposal Form for full Terms & Conditions):

- Claims in respect of articles forming part of a pair or set are only recoverable for a proportionate part of the value of the pair or set unless additional protection is purchased, or if you choose the Gold Plan coverage.
- Owner packed goods are not covered for loss, breakage, scratches, denting, etc. unless directly caused by fire, earthquake, volcanic eruption, or an accident to the carrying conveyance.
- The following items are not covered: jewelry, watches, trinkets, precious stones and metals, coins, money, securities, stamps, deeds, documents, foodstuffs, liquids, medicines, drugs, plants, and livestock, and unless previously agreed in writing, wines and spirits.
- Mechanical or electrical breakdown or derangement unless additional protection is purchased, or if you choose the Gold Plan coverage.

Storage:

The Transit Protection Plan includes storage protection for household goods for a total of 90 days at origin and/or destination.

The storage protection plan will automatically be extended if it goes beyond 91 days. Your International Coordinator can provide you with what will be the monthly charge.

The Transit Protection Plan includes storage protection for motor vehicles for a total of 90 days at origin and/or destination.

The storage protection extension is related to transit coverage only and does not apply to local costs for storage.

Claims:

In the event of loss or damage, full details of the claim must be provided in writing to North American International within 30 days. Verbal notification to the delivery crew at the time of delivery does not constitute filing a claim.

A Claims Form can be requested from the address below or completed and submitted via our web-site or sent via fax or mail to:

North American International Claims Department

P.O. Box 988

Fort Wayne, IN 46801

Tel: 1 260-429-3009

Toll Free: 1 800-470-2851

Option #4

(8 am - 5 pm EST)

Fax: 1 260-429-3461

E-mail: claimssupport@naintl.com

www.northamerican.com



northAmerican
INTERNATIONAL®

INTERNATIONAL TRANSIT PROTECTION PLAN – TERMS AND CONDITIONS

Household Goods & Personal Effects:

VOYAGES:

- From the residential address at any location anywhere in the world of any Owner for whom the Movers have undertaken to move the subject matter whilst in store and then to the client's residential address anywhere in the world, including loading and unloading, packing and unpacking by the Movers
- And whilst proceeding to and from and whilst at repairers providing: all liability except liability for damage to the property is excluded absolutely
- excludes any self-propelled plant or machinery whilst under power; and
- there is no local legal requirement to compulsorily insure (even for third party liability)

THE PROPERTY:

Household goods and personal effects, motor vehicles, boats, motor cycles and trailers

1. excluding precious stones or metals, jewelry including watches and trinkets, coins, money, securities, stamps, deeds, foodstuffs, medicines, drugs, liquids, plants, or any living thing, perishable or corrosive goods, paints, pressurized containers;
2. data on electronic disk or tapes and / or other optical storage devices, but limited to \$100 or the equivalent any one storage device and subject to evidence of its value. Where licensed software is lost or damaged, this Protection Plan is limited to the cost of replacement media on the production of evidence of the license;
3. any goods packed by the Owner are not covered for loss, breakage, scratching, denting, chipping, staining or tearing, unless directly caused by fire or earthquake or volcanic eruption, or an accident to the carrying conveyance

BASIS OF VALUATION

Replacement value as new at destination not exceeding the agreed value as stated on the Protection Plan Form or Valued Inventory.

BASIS OF SETTLEMENT

We are entitled at our option to repair or replace any property lost or damaged (whether wholly or in part) or pay cash not exceeding the value of that damaged or lost property. We may also require proof of ownership and / or value of any items claimed. The cost of repairs is limited to the reasonable cost of repairs. Indemnity in respect of documents including data on electronic disks and tapes and/or other optical storage devices shall be limited to \$100.00 any one storage device and \$100,000 in all any one customer. All items which are replaced, or for which the full current market value has been paid, become property of the carrier.

TRANSIT PROTECTION PLAN DEFINITION:

1. This Transit Protection Plan covers the accidental physical loss or accidental physical damage to the property, providing always that Protection Plan charges have been paid, except as provided in this wording.

2. This Protection Plan covers General Average and salvage charges, adjusted or determined according to the contract of affreightment and/or the governing law and practice, incurred to avoid or in connection with the avoidance of loss from any cause except those excluded elsewhere in this wording.
3. This Protection Plan is extended to cover the Owner against such proportion of liability under the contract of affreightment "Both to Blame Collision" Clause as is in respect of a loss recoverable hereunder. In the event of any claim by shipowners under the said Clause you agree to notify us and we shall have the right, at our own cost and expense, to defend you against such claim

EXCLUSIONS

In no case shall this Protection Plan cover;

1. any loss or damage or expense that is attributable to wilful misconduct of you
2. any loss or damage that is reasonably attributable to
 - a. perishable or corrosive goods, paints, or pressurized containers;
 - b. wear and tear or leakage or loss of weight or volume or gradual or natural deterioration;
 - c. the nature of the item or any defect or inherent characteristic, making the item susceptible to damage due to normal transit handling including but not limited to vibration or temperature or humidity;
 - d. vermin or insects including but not limited to moths or wood-worm;
 - e. rust oxidation or discoloration including resultant staining unless caused by the entry of fluid water solely as a result of that water entering the carrying conveyance. (*Only for the purposes of this specific rust oxidation or discoloration exclusion, 'carrying conveyance' includes the entry of fluid water into a shipping container or any similar shipping unit;*)
 - f. any delay;
 - g. any confiscation or detention of property by customs or other officials or authorities, or any arrest seizure or restraint by any third party (forcible theft and piracy excepted);
 - h. war or civil war, revolution or rebellion or insurrection and any associated civil strife, or any hostile act by or against a belligerent power, unless the property insured is loaded on board an ocean cargo vessel or international aircraft;
 - i. a politically motivated act or act of terrorism, when the property insured is in store
 - j. any effect of moisture that causes mold or mildew or any deterioration, that is reasonably attributable to either daily transit temperature change or water condensation or moisture held and released by ambient air. The mold and mildew exclusion can be deleted by purchasing additional coverage or selecting the gold plan option.
3. any electrical or mechanical or electronic derangement unless there is visible evidence of external damage to the packaging or item. This exclusion will apply unless such items are individually declared for their full replacement value at destination in the special section within the Protection Plan Proposal Form; (*This Mechanical and Electrical exclusion can be deleted by purchasing additional cover or by selecting the gold plan option: see the Protection Plan Proposal Form.*)

See additional Terms and Conditions on following page.

4. any loss or damage to the collective or special value or status of any pair or set or natural grouping of items where there is a recoverable loss or damage to one or more items of that set or pair or collection. Repair is limited to the repair of the affected item or replacement to its proportionate value. This exclusion will apply unless such pair or set or natural grouping of items are individually declared for their full replacement value at destination in the special section within the Protection Plan Proposal Form; *(A pair or set includes any grouping, including furniture e.g. sets of chairs, matching bed / mattress / headboard; ornaments; cutlery. This Pairs and Sets exclusion can be deleted by purchasing additional cover or by selecting the gold plan option: see the Protection Plan Proposal Form.)*
5. any loss damage or expense that is reasonably attributable to:
 - a. ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
 - b. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation or reactor or any nuclear assembly or nuclear component;
 - c. any weapon of war (whether by use or not) employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter;
6. any loss expense liability or injury consequential to the physical loss or physical damage to item(s). This exclusion includes, but is not limited to:
 - a. any depreciation in value arising from any action of repair or cleaning or restoration;
 - b. any loss of or diminution of function or appearance;
 - c. any living expense;
7. any loss of or damage to any motor vehicles, boats, and motor cycles and trailers:
 - a. whilst being towed or driven under its own power, except while being driven by a driver authorized by the Movers or their agents;
 - b. caused by scratching denting or marring unless the Mover and the Owner both agree and sign a 'Certificate of Condition' or similar document prior to shipment which states the condition prior to transit;
 - c. to goods packed in motor vehicles, boats, motor cycles and trailers;
 - d. to any non-factory installed accessories installed on or in motor vehicles, boats, motor cycles and trailers unless specifically declared and valued on the Proposal form
- c. whatever the loss, in no case will the recovery be more than the amount for which the property is declared. *(Example: The full replacement value of the property as new at destination is \$20,000. However, it was declared as \$10,000. A loss is suffered of \$5,000. As this increased valuation is "Subject to the condition of average" the maximum amount that may be recovered will be \$2,500.)*

STORAGE CLAUSE

This Protection Plan includes storage protection for a total of 90 days at origin and/or destination per transit at an approved warehouse

CLAIMS INSTRUCTIONS

- **You must note any missing items / cartons / units on the delivery docket at the time of delivery**
- You must tell us, in writing, **within 30 days** following the delivery of your goods about any items that are either lost or damaged. If you do not advise us **within 30 days** about any item that is lost or damaged we will not pay that part of your claim.
- **You must do everything reasonable to mitigate the loss. For example, you must separate and dry wet items**
- **Please have all your documentation ready to present to the Claims Office, their representative or agent or any independent surveyor. If you take photographs of the damage, this will assist in processing your claim. Do not dispose of any damaged items as this may prejudice your claim**

If you do not contact the Claims Office shown in this section, you may prejudice your right to claim. If you delay reporting we have the right to decline your claim because our ability to investigate the loss has been prejudiced.

APPLICABLE LAW

You are free to choose the law applicable to the Protection Plan contract. Unless specifically agreed to the contrary this Protection Plan contract shall be subject to English Law.

CLAIMS OFFICE

PO Box 988
 Fort Wayne, IN 46801
 Tel: 1 260-429-3009
 Toll Free: 1 800-470-2851
 Option #4
 (8 AM - 5 PM EST)
 Fax: 1 260-429-3461
 E-mail: claimssupport@naintl.com

PROTECTION PLAN (AVERAGE) CLAUSE

This Policy is subject to the condition of average. If the value of the goods at the time of loss be of greater value than the value declared on the Proposal Form, the following shall apply:

- a. in the case of a total loss of all the property, average shall not apply;
- b. in the case of partial loss, the maximum amount that may be recovered will bear the same proportion to the actual loss as the value declared on the Proposal Form bears to the full replacement value as new at destination of all the property;