

# PROPOSAL FORM FOR INLAND TRANSIT / STORAGE

Name of Assured: \_\_\_\_\_ Date: \_\_\_\_\_

ORIGIN ADDRESS : \_\_\_\_\_ City: \_\_\_\_\_ Country: \_\_\_\_\_

Tel#: \_\_\_\_\_ Email: \_\_\_\_\_

DESTINATION ADDRESS : \_\_\_\_\_ City: \_\_\_\_\_ Country: \_\_\_\_\_

(Coverage for movements between storage locations is not agreed without prior endorsement to your insurance, and additional premium paid.)

- Direct Move point-to-point without storage  
 Move via store  
 (date of packing \_\_\_\_\_ & period of storage \_\_\_\_\_ months)
- Deductible: \_\_\_\_\_ (Amount) /  No Deductible  
 (If none is stated at above, the deductible is US\$150)

**Valuation by Volumetric:**

US\$2,750 x \_\_\_\_\_ cbm = US\$ \_\_\_\_\_

Note: Any interest valued at more than US\$1,500 must be separately declared in the proposal form.

## ADVICE ON HOW TO PROCEED WITH THIS DECLARATION

- (i) Do NOT include cash, jewelry, watches, mobile phones, tablets, pens, glasses, or keys which are excluded from cover.
- (ii) Please include every item that you intend to move under the appropriate category. Use additional sheets of paper if necessary.
- (iii) Please ensure that any item valued individually at more than US\$1,500 (or equivalent) is listed separately. You are responsible for demonstrating the value of all interests.
- (iv) Definition of Replacement Value: **Retail value of article at destination.**

**\*\* IF NO CURRENCY IS STATED, US DOLLARS WILL BE ASSUMED CURRENCY \*\***

QTY	ARTICLE	VALUE
<b>I</b>	<b>LIVING ROOM</b>	
	SOFA(S)	
	CHAIR(S)	
	END TABLE(S)	
	COFFEE TABLE	
	LAMP(S) & SHADE(S)	
	RUG(S)/CARPET(S)	
	CURTAIN(S) & BLIND(S)	
	PICTURE(S)/PAINTING(S)	
	CLOCK(S)	
	BOOKCASE/CABINET	
	MIRROR(S)	
	ORNAMENT(S)	
	MUSICAL INSTRUMENTS	
	TV/VCR	
<b>II</b>	<b>BATHROOMS</b>	
	RUG(S)/MAT(S)	
	TOWEL(S)/LINEN	
	CABINETS	
	COSMETICS	
	HAIR DRYER/RAZOR	
<b>III</b>	<b>LAUNDRY ROOM</b>	
	WASHING MACHINE	
	DRYER	
	IRON / IRONING BOARD	
<b>TOTAL COLUMN (1)</b>		

QTY	ARTICLE	VALUE
<b>IV</b>	<b>DINING ROOM</b>	
	TABLES(S) & CHAIRS	
	CHINA CABINET	
	BUFFET/SIDEBOARD	
	LAMP(S) & SHADE(S)	
	RUG(S)/CARPET(S)	
	CURTAIN(S) & BLIND(S)	
	MIRROR(S)	
	TABLE LINEN	
	PICTURE(S)/PAINTING(S)	
	CUTLERY SET (non sterling)	
	WINE COOLER	
	SPIRITS	
<b>V</b>	<b>FAMILY ROOM/STUDY</b>	
	SOFA	
	TABLE(S) & CHAIR(S)	
	CURTAIN(S) & BLIND(S)	
	MIRROR(S)	
	DESK(S)/CHAIR	
	CABINET/BOOKCASE	
	PICTURE(S)/PAINTING(S)	
	RUG(S)/CARPET(S)	
	LAMP(S) & SHADE(S)	
	TV	
<b>VI</b>	<b>CHINAWARE</b>	
<b>VII</b>	<b>CRYSTAL/GLASSWARE</b>	
<b>VIII</b>	<b>SILVERWARE (sterling)</b>	
<b>TOTAL COLUMN (2)</b>		

QTY	ARTICLE	VALUE
<b>IX</b>	<b>KITCHEN</b>	
	COOKER/STOVE	
	MICROWAVE OVEN	
	OVEN	
	DISHWASHER	
	REFRIGERATOR	
	FREEZER	
	TABLE(S) & CHAIR(S)	
	CUTLERY/UTENSILS	
	CROCKERY	
	POTS/PANS	
<b>X</b>	<b>MASTER BEDROOM</b>	
	BEDS	
	CHAIRS	
	LAMP(S) & SHADE(S)	
	CHEST OF DRAWERS	
	BEDSIDE TABLES	
	DRESSING TABLES	
	CARPETS/RUGS	
	WARDROBES/ARMOIRE	
	MIRROR(S)	
	CURTAIN(S) & BLIND(S)	
	BOOKCASE(S)	
	TV	
<b>XI</b>	<b>OTHER BEDROOMS</b>	
	BEDS	
	CHAIRS	
	CHEST OF DRAWERS	
	WARDROBE	
	BEDSIDE TABLE	
<b>TOTAL COLUMN (3)</b>		

Signature of Propose: \_\_\_\_\_

QTY	ARTICLE	VALUE
XII	CLOTHING – WOMENS	
XIII	CLOTHING – MENS	
XIV	CLOTHING - CHILDRENS	
TOTAL COLUMN (4)		

QTY	ARTICLE	VALUE
XV	BASEMENT/GARAGE/STORE	
	WORKBENCH	
	TOOL BOX / GARDEN TOOLS	
	LUGGAGE/TRUNKS	
	BBQ	
XVI	ELECTRICAL/ELECTRONIC	
	CD/DVD PLAYER	
	MP3 PLAYER	
	SPEAKERS	
	RADIO(S)	
	SEWING MACHINE	
	VACUUM CLEANER	
	COMPUTER(S) / HARD DRIVE	
	COMPUTER SUPPLIES	
	COMPUTER SCREEN	
	COMPUTER PRINTER	
	VIDEO CAMERA	
	CAMERA/CAMERA LENS	
TOTAL COLUMN (5)		

QTY	ARTICLES	VALUE
XVII	MISCELLANEOUS	
	TABLE(S) OUTDOOR	
	CHAIR(S) OUTDOOR	
	GYM / SPORTS EQUIPMENT	
	BICYCLES(S)	
	RECORDS / TAPES / DVD	
	COMPUTER GAMES	
TOTAL COLUMN (6)		

TOTAL COLUMN 1	
TOTAL COLUMN 2	
TOTAL COLUMN 3	
TOTAL COLUMN 4	
TOTAL COLUMN 5	
TOTAL COLUMN 6	
SUM TO BE INSURED	

**For Valuation by Volumetric**

**HIGH VALUE ARTICLES (valued at more than US\$1,500 or equivalent)**

QTY	HIGH VALUE ARTICLES	VALUE

QTY	HIGH VALUE ARTICLES	VALUE

QTY	HIGH VALUE ARTICLES	VALUE

I/WE declare that the interests specified on this proposal form (pages 1&2) constitute the entire contents of my/our shipment of household goods and personal effects. I/We further declare that I/we have read the terms & conditions & exclusions etc herein and overleaf and understand that these shall form the basis of the contract with the insurers.

Signature: \_\_\_\_\_  
Date : \_\_\_\_\_

## **INSURING CLAUSE, EXCLUSIONS & TERMS & CONDITIONS:**

### **INSURING CLAUSE**

The insurance applied for herein with respect to household goods and personal effect specified in the declaration during the period of insurance stated in the schedule covers the risks of loss or damage as per the Terms & Conditions of Cover to the property included in the proposal except as per the Exclusions herein:

### **EXCLUSIONS**

The Insurance applied for herein covers the risk of physical damage to the covered property from whatsoever cause arising except as excluded below:

- (a) Loss from damage to china, glass, furniture, fabric, carpets, silverware, electronic interests, and other fragile articles unless directly caused by fire, overturning or collision of transporting conveyance. **THE FOREGOING DOES NOT APPLY IF SUCH ARTICLES WERE PROFESSIONALLY PACKED IN CARTONS/PLASTIC SHIPPING CONTAINERS.**
- (b) Loss or damage caused by delay, wear & tear, electrical, electronic, or mechanical derangement, climate conditions (including temperature change), vermin, moths, or other inherent vice.
- (c) Loss of coins, cash, bank notes, cheques, money orders, postal orders, national savings certificates, bearer bonds, travel tickets, collections, passports, securities, manuscripts or documents of any description, jewelry, unset precious and semi-precious stones and bullion of whatever nature mobile phones, tablets, eye glasses, writing instruments.
- (d) Loss or damage to ALL HIGH VALUE articles valued in excess of US\$1,500.00 per item except as defined in Condition #9.
- (e) Any loss or damage occasioned to or by perishable goods, acids, paints, aerosols, medicines, munitions, flammables, explosives or liquids of all descriptions included in the consignment.
- (f) Loss as a result of depreciation in market or appraised value of any insured interest if repair or replacement can be effected within the Company's liability as governed by the "Repair or Replacement" Clause. (See Condition #3)
- (g) Loss of shipments across bodies of water except by bridge or regularly scheduled ferry.
- (h) Any loss or damage to automobile while being driven under its own power for any reason.
- (i) Scratching, denting, chipping or marring of Automobiles unless the shipper and the owner of the automobile both agree and sign a "Certificate of Condition" or similar document stating the condition of the automobile at origin, noting all defects, if any.
- (j) Loss of non-factory installed accessories or removable items on automobile unless specifically declared and valued for insurance.
- (k) Any loss arising from an official act of government, or government officials acting within their official capacity, and specifically, from any seizure of the insured interests, dangerous drugs to which the various International, Federal, State, or local dangerous drugs or narcotics laws apply, or any loss arising after seizure of the insured consignment on suspicion of containing illegal or unlawful goods.
- (l) **NUCLEAR EXCLUSION CLAUSE:** loss resulting from nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured hereunder.
- (m) **WAR & TERRORISM EXCLUSION CLAUSE:** Loss or damage, caused directly or indirectly by reasons of, or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, martial law, strikes, riots, civil commotion or the act of any lawfully constituted Authority or any act of terrorism direct or indirect, and in any claim, and in any action, suit or other proceeding to enforce a claim, for loss or damage under this Policy the burden of proving that the loss or damage does not fall within this clause shall be upon the insured.

## **TERMS & CONDITIONS OF COVER**

- 1.a. **Go Insurance Clause:** With respect to the insureds' declarations, the insured shall maintain insurance on the entire value of the shipment or as otherwise declared and agreed to the extent of the replacement value at the time of shipment and failing to do so, the Insured shall, to the extent of such deficit, bear his, or their proportion of any loss. Furthermore, in every event of loss or damage, this insurance shall not attach or cover for more than the amount specified opposite each item or category of goods listed on the proposal form or as scheduled elsewhere.
- b. With respect to select values declared separately and separate list attached to the insureds' declaration, the insured shall provide the selected values for each and every interest to be insured and the values declared shall reflect the replacement values thereof.
2. **Pairs & Sets Clause:** Where any insured item consists of articles in a pair or set, this Policy shall not pay more than the value of any particular part or parts which may be lost or damaged, without reference to any special value which such articles may have as part of such pair or set nor more than a proportionate part of the insured value of the pair or set.
3. **Repair or Replacement Clauses:** The Company shall be entitled at its sole option to repair or replace with like kind and quantity any article lost or damaged (whether wholly or in part) or to pay cash therefore, not exceeding in any event the replacement value or declared value whichever is less.
4. **Salvage Clause:** Where replacement or total loss payment of a damaged article(s) is made, the Company, at its sole option, has the right to salvage of the damaged article(s). Furthermore, no article(s) may be abandoned to the Company.
5. **Prima Facie Evidence Clause:** The origin packing inventory as prepared by the Moving Company and signed by the Insured at both origin and destination shall be assumed as Prima Facie Evidence of shipment and delivery in good order with the exception of any notations made by the Insured and moving company representative at the time of delivery.
6. **Claims Notification & Time Limitations:** There are time limitations for submission of a claim.
  - A. **Household Goods:** Coverage is to apply from such time as packing shall commence at origin residence and be continuous during normal course of transit until delivery is completed at destination residence provided that all other terms and conditions of this coverage are met.
  - B. **Storage Coverage Extensions:** Storage coverage may be extended for additional premium. For extension to be effected, premium must accompany extension form. (Contact your packer or the Company)
  - C. **Claim Notification:** It is a requirement of this insurance that the Insured shall within 7 days of the date of delivery or such other event which may give rise to a claim hereunder, give written notice to the Company or the Company's authorized agent or surveyor, that a loss/damage or such other prior event has or is likely to have occurred. Additionally all documentary evidence as stipulated on the certificate of insurance or claim form must be forwarded to the Company within 60 days from the date of expiration of risks covered hereunder.
7. **Other Insurance:** This insurance does not cover to the extent of any other insurance, whether prior or subsequent hereto in date and by whomsoever effected directly or indirectly covering the same property, and the Company shall be liable for loss or damage only for the excess value beyond the amount due from such other insurance.
8. **Subrogation Clause:** The Company shall be subrogated to the extent of their payment for losses insured hereunder to all the insured's rights of recovery against any person or organization. All provisions of this clause notwithstanding, it is hereby warranted that the Insured shall take all necessary actions to protect the Company's rights of subrogation against possibly culpable parties. Failure to take such action, causing prejudice to the Company's rights of subrogation, may result in a reduction or denial of any claim made under this insurance, at the sole option of the Company.
9. **High Value Articles:** It is the intention of this insurance to insure all articles intended to be shipped in a normal household goods shipment. High value articles defined as, but not limited to the following: jewelry, furs, silverware, collections, carpets, antiques, ivory, statues, paintings, in excess of US\$1,500 value each item are insured provided they are specifically declared at the time of shipment and proper documentation of value provided. The Company reserves the right to require proof of value for any item irrespective of this clause.
10. **Apportionment Value Clause:** Where a lump sum has been declared for an insured interest, for the purpose of loss assessing, the Company reserves the right to apportion the value equally over each item of the insured quantity of the interest so declared.
11. **Deductible Clause:** The Company pays only the amount in excess of the deductible scheduled overleaf.
12. This declaration, and all required documentation applicable hereto, and the terms of coverage and the conditions stated herein are conditions precedent to any liability of the Company to pay and claim under Marine Cover MOC-(N.A.)