

## **Packed By Owner (PBO) Containers**

Only limited insurance coverage is provided for PBO containers. **Named Perils Program Certificate**

### **This coverage provides for:**

- Loss of an entire PBO container

In the event a claim is submitted regarding a lost PBO container, then the following may be required:

- a) *Proof of ownership of each claimed item*
  - b) *Proof of shipment of each individual claimed item*
  - c) *Substantiation of the value of each claimed item*
- Damage to contents of a PBO container that is a result of fire, overturn, and/or collision of the transporting conveyance (vehicle, aircraft, vessel etc.)

### **PBO containers and their contents are NOT insured against:**

- Loss of any individual contents when the PBO container arrives
- Damage of contents except as outlined in first section above.

The above provisions are standard throughout the insurance industry. Even moving companies do not accept liability for PBO containers. In order to protect and benefit the property owner, the moving company should pack all items. Containers packed by owner should be discouraged.

The primary reason for the above limited coverage is that many PBO containers are improperly packed (i.e. overloaded; too much weight for the type of carton used; heavy items packed on top of light weight items).

### **Additional reasons are:**

- PBO containers are not always of the type that have been manufactured and tested to withstand the rigors of being transported.
- The contents of PBO containers have not been prepared, wrapped, and packed by professional household goods moving company's personnel.
- The moving company has not verified actual contents and condition of contents.