

## Storage in Transit

Coverage under the *Travel Guard Program/Domestic Protection Program* is door to door, from the date of pick up, until the shipment is delivered to the final residence.

Sixty (60) days of storage coverage is included with the certificate. The free storage can be used at origin or destination not to exceed a total of sixty (60) days. The shipment must be stored in a commercial household goods moving company's warehouse, and the shipment cannot be accessed.

The "free" period is determined from the date the shipment enters the storage warehouse. The storage extension premium is based on the rate of \$.25 per \$100.00 of value. This premium will extend coverage for one thirty (30) days storage period or fraction thereof.

Please keep in mind that normal transit delays are not considered part of the free storage period (i.e. waiting for a vessel). Normal transit delays are part of the transit coverage.

However, any delays at the request of the property owner (waiting for documents, waiting for their residence to be ready etc.) would fall under the storage extension period.

Claim filing requirements differ from the storage extension. The policy states:

"Claims must be submitted in writing directly to TGI within sixty (60) days of the shipment's arrival in the designated destination country to which insured, or within forty-five (45) days of the date shipment was delivered, or within forty-five (45) days after the expiration of the approved, paid, extended storage coverage, or within forty-five (45) days of the date this insurance coverage terminated, whichever date is the earliest."

TGI does not invoice the property owner for storage extension premium. It is the property owner's responsibility to extend coverage prior to the expiration of coverage.