

# DOMESTIC DECLARED VALUE PROGRAM APPLICATION

TG INTERNATIONAL INSURANCE BROKERAGE, INC.  
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CONTROL NO: \_\_\_\_\_

|   |   |   |
|---|---|---|
| Name: _____<br>Moving From: _____<br>Moving To: _____   | Mail certificate to (address) : _____   |   |
| Pick-Up Date: _____<br>Estimated Delivery Date: _____<br>Moving Company (Professional Packers): _____ | Extension required if goods stored beyond 60 days at origin/destination.<br>Goods stored at: _____<br>_____<br>Length of storage: _____ | Amount of insurance requested<br>Household Goods: _____<br>Packing, shipping, and insurance costs: _____<br>Total Value (U.S.\$): _____<br><small>For amounts in excess of \$250,000.00 prior written approval must be secured from TG International Insurance Brokerage Inc.</small> |

Option A       Option B       Option C

**Perils Insured:** As arranged by TG International Insurance Brokerage, Inc., with National Liability and Fire Insurance Company: New and/or used household goods and personal effects are insured against all risks of physical loss or damage, while in the course of transit, from any external fortuitous cause.

It is the intention of this program to insure all lawful items to be shipped in a lawful household goods/personal effects relocation at declared value. If shipment does not meet requirements of coverage under this household goods program, contact TGI for alternative coverage options.

NOTE: TG International Insurance Brokerage, Inc. is hereafter referred to as TGI. Insurance coverage does not attach until application is approved and passport number is assigned.

**Domestic Declared Value Coverage: Valued Declaration Required**

Valued declaration of the entire shipment must be provided to TGI with the application for coverage. Claim settlement will be based upon the declared value specified on the declaration, the cost of replacement of lost or destroyed items with items of comparable quality, or the cost of repairs, whichever amount is less.

**Coverage:** Insures shipments (reported by manifest) of insured's property from the time the carrier takes custody of the property at the initial point of shipment and covering continuously thereafter during the course of packing, loading, transportation, storage in transit (up to 60 days), until delivered, unloaded and unpacked at final destination, but only while in the custody of the carrier.

**Note:** After pick-up, coverage ceases at the time the shipment is accessed (entered) by anyone for purpose of adding or removing property.

**Storage in Transit:** Storage in transit is limited to property stored under carrier's bill of lading, up to but not exceeding 60 days. Extension of coverage is available for storage in a protected commercial household goods warehouse only. Request for extension and applicable premium must be submitted prior to expiry of coverage.

**Territorial Limits:** Within the 48 contiguous states of the United States of America, the District of Columbia and Canada.

**Limit(s) of Liability:** With respect to the property of one individual, the company shall not be liable for more than: Option A - \$15,000 Option B - \$25,000 Option C - \$35,000 for loss or damage to all property in the shipment. For shipments valued in excess of \$35,000, coverage is available at an additional premium charge.

**Deductible:** All claims for loss or damage subject to a deductible of \$250.00.

**Carriers:** This program only covers shipments moved by established household goods carriers or forwarders under a bill of lading.

**Conditions:**

\*Goods insured must be properly packed by a professional, commercial household goods moving company to withstand transportation. Company may, at its option, require proof of ownership, value, and/or proof of shipment of any item claimed. As a condition of recovery and a condition precedent to payment of a claim, the claim must be submitted in writing directly to TG International Insurance Brokerage, Inc. within 60 days of delivery, or 45 days after expiration of 60 days storage in transit period, whichever is sooner.

\*A household goods descriptive inventory must be prepared by household goods carrier at the time of shipment (movement), showing current condition and quantity of goods being shipped. Inventories that may have been prepared prior to the effective date of coverage cannot be used to meet this condition/requirement.

\*PRORATION: If property has been transported or stored prior to the effective date of this insurance coverage and a new descriptive inventory was not made, any payment under this insurance shall be proportional when time of loss or damage cannot be established. Such proportions will be based upon the number of days this insurance coverage was in effect versus the entire period of storage and/or transit until its ultimate delivery date.

**100% Co-Insurance Clause:** ALL ITEMS SHIPPED MUST BE INSURED FOR FULL VALUE. If the amount of insurance purchased is not equal to the value of entire shipment at time of insuring, the Company will not pay for actual full value of any item lost or damaged. The insured shall to the extent of such deficit bear their proportion of the loss.

I have read the face and reverse of this application and have received my copy of the insurance certificate and claim form/instructions. I understand and agree to the terms, conditions and exclusions as stated hereon. I understand that the moving company/forwarder is acting as "agent for the insured" in securing this coverage and that the moving company/forwarder is not TGI's agent, and has no authority to change/modify any condition of coverage.

INSURED'S SIGNATURE \_\_\_\_\_ SIGNATURE OF MOVER'S FREIGHT AGENT \_\_\_\_\_  
 (AS AGENT FOR THE INSURED)

INDEMNITY: ASPEN AMERICA INSURANCE COMPANY, OCAGCFM16

**EXCLUSIONS: This policy does not cover:**

- \*Jewelry, currency, documents, valuable/negotiable papers, furs, firearms, coin or stamp collections, computer software, program or media, medications, plasma TV's, automobiles, or general cargo.
- \*Damage to residence or real property, inconvenience or delay, loss in market or appraised value, consequential losses, or unexplained loss/mysterious disappearances.
- \*Loss or damage caused by wear and tear, mechanical/electrical derangement/malfunction, damage due to change in climatic conditions, mold/mildew, inherent vice, or infestation of pests (rodents, insects etc.)
- \*Servicing/re-servicing and/or tuning of articles and appliances.
- \*Pre-existing damage. Wrinkling of clothing and/or other items of fabric.
- \*Missing /damaged items from within owner packed or manufacturer packed cartons/boxes, or missing/damaged items from pre-packed cartons/boxes moving from storage.
- \*Items having no market value (such as but not limited to: photographs, family albums, newspaper clippings, technical/research papers).

**Pairs, sets or parts:** If any item of a "set" is lost or damaged, payment is only made for the item lost/damaged, not the entire set.

**Packed by Owner Cartons:** Limited coverage only for loss or damage as a result of fire, collision, upset or overturn of transporting conveyance.

**Items Grouped Together:** When items are grouped together and only one value is shown for group, then each item will be considered of equal value for insurance/claim purposes, unless the item can be repaired or replaced for a lesser value.

**Premium Payment:** Where the named insured has not paid premium directly to TG International Insurance Brokerage, Inc., any party receiving premium from the named insured is construed as the insured's agent for payment to TG International Insurance Brokerage Inc. Failure of TG International Insurance Brokerage Inc. to receive such premium will void any coverage under this program.

**Amount of Insurance or Limit of Liability:** The Company shall not be liable for more than the amount of insurance shown on the face hereof, for any loss, disaster or casualty; either in case of partial loss or total loss or salvage or any other costs or expenses, or all combined. No betterment allowed. Payment will be made in U.S. Dollars. The repair, replacement, or cash allowance is at Company's sole option.

**Evidence Clause:**

Receipt by the insured (or insured's agent) of the shipment without written notations of specific loss and/or damage on the carrier's delivery documents at time of receipt shall be evidence that the shipment has been delivered complete and in the same condition as when tendered for shipment at origin.

All visible loss and/or damage must be witnessed at time of delivery by the delivering carrier's representative, and this representative's signature must appear on delivery document verifying the existence of any such loss or damage.

Concealed damage of items shipped inside carrier packed containers (cartons, boxes, crates) must be reported to both the transportation carrier and TG International Insurance Brokerage, Inc. within seven (7) calendar days of delivery. FAILURE TO COMPLY PRECLUDES RECOVERY. Survey (inspection) is required and authorized only to substantiate any claim exceeding \$1500.00 (U.S.).

**Subrogation Clause:** The company shall be subrogated to the extent of their payment for losses insured hereunder, to all insured's rights to recover against any person or organization.

**Duty/Burden of Insured:** It is the duty of the insured and their agents in all cases, to take such measures as may be responsible for the purpose of averting or minimizing a loss, and to ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised. The burden of proof is upon the insured to establish that loss/damage incurred while under the ambit of this coverage.

**Other insurance:** The insurance does not cover to the extent of any other insurance, whether prior or subsequent hereto in the date and by whosoever 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.

**Misrepresentation and Fraud:** This certificate shall be void if the insured or his agent has concealed or misrepresented any material fact or circumstances affecting the risk or concerning this insurance or the subject thereof.

**Salvage Clause:** When the replacement or declared value is paid for any item, the company (at its sole option) will have the right to salvage the item.

**Suit Against Company:** No suit, action or proceeding against this Company for recovery of any claim shall be sustainable unless commenced within one year from the date of the happening out of which the claim arises, provided that if such limitation is invalid by the laws of the State in which this policy is issued then such suit, action or proceeding shall be barred unless commenced within the shortest limit of time permitted by the laws of such State.

**Abandonment:** There cannot be any abandonment of any insured property to the underwriters or anyone else.

PROVIDED THROUGH: TG INTERNATIONAL INSURANCE BROKERAGE, INC.

LICENSE NUMBER: 0605973