



TG INTERNATIONAL INSURANCE BROKERAGE

SECURING COVERAGE - HOW TO USE OUR PROGRAMS

32122 Camino Capistrano, Suite 110
San Juan Capistrano, CA 92675 USA
(949) 661-6020 * www.tginternational.com

CONTENTS

- ABOUT TG INTERNATIONAL INSURANCE BROKERAGE
- WHICH PROGRAM SHOULD MY SHIPPER CHOOSE?
- TRAVEL GUARD PROGRAM: DECLARED OR REPLACEMENT VALUE COVERAGE?
- COMPLETING THE APPLICATION FORM
- PREPARING A VALUE LIST – HIGH VALUE ITEMS * CO-INSURANCE * GROUPING ITEMS
- PROOF OF VALUE: WHY IT IS IMPORTANT
- PREPARING A SHIPMENT FOR TRANSIT AND THE PACKING INVENTORY
- AT DELIVERY - EXCEPTIONS
- NAMED PERILS PROGRAM: LIMITED COVERAGE
- FILING A CLAIM
- EMBARGOED COUNTRIES: COVERAGE RESTRICTIONS FOR CERTAIN COMPANIES
- INSURING GENERAL CARGO (NON-HOUSEHOLD GOODS SHIPMENTS)
- CERTIFICATE ISSUING ONLINE & DISTRIBUTION OF CERTIFICATE COPIES
- ATTACHING FILES TO ONLINE CERTIFICATES
- CONTACT US

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ABOUT TG INTERNATIONAL INSURANCE BROKERAGE

Celebrating 42 Years

INNOVATION * KNOWLEDGE * QUALITY SERVICE

TG International Insurance (TGI) is a family owned brokerage specializing in international and domestic transit insurance for household goods, vehicles, and general cargo.

Customer service makes the difference between a good move and a great move. We take pride in our customer relations, not only with you, but with your shipper as well.

TGI is invested in its clients and their shippers. From preparing the insurance prior to the move, to handling all claims in house, TGI will make sure you and your clients are personally assisted throughout the process.

Our adjusters who handle in house claims service are experienced and knowledgeable. Additionally, we maintain an international network of professional repair and survey companies that can respond where ever needed.

Our Services Include:

Online Policies

Multi Coverage Options

Risk Management

Commodity/Art work coverage

Association Application and Audit Documentation Assistance

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WHICH PROGRAM SHOULD MY SHIPPER CHOOSE?

Travel Guard Program

- All Risks, Door to Door
- Covers Household Goods & Vehicles
- Variety of Deductible Options
- Requires full carrier packing/unpacking with conditioned shipper inventory
- Includes 60 days storage coverage in a licensed mover's warehouse
- Itemized Valued Inventory
- The entire shipment must be insured

Named Perils Program

- Limited, Door to Door or Door to Port
- Covers household goods and vehicles
- No Deductible
- Carrier packed or shipper packed shipments
- No storage coverage
- Value list not required
- Selected items can be insured

Travel Guard Program: Declared or Replacement Value Coverage?

DECLARED VALUE COVERAGE

This option requires the Insured to supply a detailed value declaration of the entire shipment. If this option is chosen and the shipper does not prepare a valued inventory, depreciation is applied to claim settlement.

When a property owner provides a valued declaration of the entire shipment, Declared Value Coverage is the more economical choice.

Note: The property owner will never receive more than the value declared, regardless of the coverage option chosen.

REPLACEMENT VALUE COVERAGE

This program requires the entire shipment be insured (see Co-Insurance).

This option requires a list of high value items only (items having an individual value of US\$1,000.00 or more). All other household goods can be declared for a lump sum.

An additional premium charge applies.

This option is designed for those shippers who do not want to prepare a value list of the entire shipment and do not want depreciation factored into claim settlement.

CLAIM SETTLEMENT

Regardless of the coverage option chosen, claim settlement will be based on the cost of repair, the cost of replacement, or the declared value, whichever amount is less. All items being shipped must be insured for full total value.

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Completing the Application Form

When you visit a prospective client to prepare the initial quote for services, provide them with an application form and value list form. (Brochure is available online in our Form Center.)

This allows the shipper to review the coverage terms and ask for any clarification of requirements prior to packing.

It is OK if they do not elect to use your services; the application forms are not numbered contracts, so you can use as many as you need. (see our website)

Have your shipper complete and sign the application and submit their value list, prior to the shipment being packed.

Be sure all the fields are completed.

Certificates of insurance must be submitted within 7 days of pick up. Having time available to review the information before pick up, allows the insurance company to ask any questions or address any issues that may affect coverage before the shipment commences transit.

If a shipment is picked up and placed in storage, the policy has to be issued on the date of packing, not the date the shipment leaves the warehouse to commence transit.

TRAVEL GUARD PROGRAM APPLICATION

TG INTERNATIONAL INSURANCE BROKERAGE, INC.
MAILING ADDRESS: P.O. Box 99, San Juan Capistrano, CA 92693
32122 Camino Capistrano, Suite 110, San Juan Capistrano, CA 92675
TEL: 949-661-6020 • FAX: 949-661-9728

CERTIFICATE NO: _____

Name: _____		Mail certificate to (address): _____	
Moving From: _____	_____		
Moving To: _____	_____		
Pick-Up Date: _____	Extension required if goods stored beyond 60 days at origin/destination: _____	Amount of insurance requested	
Estimated Delivery Date: _____	Goods stored at: _____	Household Goods: _____	Vehicle: _____
Moving Company (Professional Packers): _____	Length of storage: _____	Packing, shipping, and insurance costs: _____	Total Value (U.S.S.): _____

For amounts in excess of \$500,000.00 prior written approval must be received from TGI International Insurance Brokerage, Inc.

Deductible U.S.S Amount Selected: None \$50. \$100. \$250. \$500.

How Moving: AIR SEA LAND

Coverage Selected: Travel Guard Declared Value Coverage
 Travel Guard Replacement Value Coverage (Additional premium charge will apply.)

NOTE: TG International Insurance Brokerage, Inc. is hereafter referred to as TGI. Insurance coverage does not attach until certificate is reported to TGI.

TRAVEL GUARD DECLARED VALUE COVERAGE: Valued Declaration Required.
Valued declaration of the entire shipment must be provided to TGI with the certificate reporting copy. Claim settlement will be based upon the declared value specified on the declaration, the cost of replacement, or the cost of repair, whichever amount is less.

If a valued declaration of the entire shipment is not provided, claim settlement will be based on the actual cash value (replacement cost, less depreciation) of the property at the time of loss, or the cost of replacement, or the cost of repair, whichever amount is less. Declaration/Value list of high value items should be provided to TGI with the certificate reporting copy. Please refer to the High Value Items Clause.

TRAVEL GUARD REPLACEMENT VALUE COVERAGE: Declaration/value list of high value items MUST be provided to TGI with the certificate reporting copy.
Full replacement value coverage. An additional premium charge will apply. Entire shipment must be insured at 100% of its current replacement cost. In the event of a claim, full replacement value coverage allows for replacement with new items of comparable quality, the declared value, or the cost of repair, whichever amount is less. Recovery is limited to the total insured value.

VEHICLE DEPRECIATED COVERAGE: Automobiles, motorcycles, and/or boats.
Vehicle value must be specifically declared. Coverage is at actual cash value (depreciated value).
Origin and destination condition inspection reports must be signed by vehicle owner (or their authorized representative) and moving company's representative.

EXCLUDES: Mechanical/electrical malfunction, batteries, tires, airbags, non-factory installed items, non-inventoried items shipped in or on vehicle. Paint damage of any kind to boat, motorcycle, and/or their trailers. Vehicle or motorcycle driven under its own power. No coverage is afforded antique, customized or special automobiles and boats, such as racing vehicles/boats, motor homes, campers, hang gliders, airplanes or any such aircraft.

Each vehicle is subject to the deductible selected on the face of the certificate, which is in addition to any deductible applicable to the household goods shipment. When paint damage occurs and replacement of automobile body parts is not required, the deductible on the face of the certificate or 2.5 percent of the automobile's insured value, whichever is greater, shall apply.

COVERAGE: "ALL RISKS" as defined in this Application.
New and/or used household goods/personal effects and vehicles are insured while in the course of transportation against ALL RISKS of direct physical loss or damage from any external (fortuitous) cause (Current American Institute Cargo Clauses, excluding "WAR RISKS" Insurance and S.R. & C.C. Endorsement) and are subject to the exclusions/conditions as noted on the face and reverse of this application. Only lawful items within lawful shipments of household goods/personal effects are insured. If shipment does not meet requirements of coverage under this household goods program, contact TGI for alternative coverage options.

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

HIGH VALUE ITEMS: Items having an individual or set value at or above U.S. \$1000, which are defined as, but not limited to: objects of art, carpets/rugs, antiques, china, porcelain, crystal, sterling silver, furs, cameras, musical instruments, television, audio/video equipment, computers. Items must be individually declared and valued prior to packing. Declaration must accompany this application. If high value items are not specifically declared, recovery is limited to a maximum of U.S. \$100. per item or set.

I desire to effect insurance with Underwriters as arranged by TGI. I have read the face and reverse of this application and understand that this application shall be taken as the basis for the proposed contract between myself, TGI, and their Underwriters. I understand that the moving company/forwarder is acting as "agent for the insured" in securing this coverage, and the moving company/forwarder is not TGI's agent and has no authority to change/modify any condition of coverage.

APPLICANT'S SIGNATURE: _____ DATE: _____

Preparing a Value List :

High Value Items Clause & Co-Insurance Clause

A detailed valued declaration of the entire shipment is always recommended. At the very least, a listing of high value items (Items with a value of US\$1,000.00 or more) should be prepared

The **High Value Items Clause** states:

“Items having an individual or set value of US\$1,000.00, which are defined as, but not limited to: objects of art, carpets/rugs, antiques, china, porcelain, crystal, sterling silver, furs, cameras. . . Items must be individually declared and valued prior to packing. Declaration must accompany the application for coverage. If high value items are not specifically declared, recovery is limited to a maximum of US\$100. per item or set.”

When a shipper purchases the all risks door to door coverage, the Travel Guard Program, he must insure the entire shipment for full total value.

Property owners often have the impression that if they insure their goods for the amount they estimate would equal their anticipated loss or damage, even though that amount is small in relation to the value of the entire shipment, they will be able to collect that specific amount in the event of loss or damage. This misconception only leads to dissatisfaction on the part of the property owner.

The **Co-Insurance Clause** states:

“All Items Shipped Must be Insured at Full Value. If the amount of insurance purchased is not equal to the value of the entire shipment at time of insuring, the Insurance Company will not pay for the actual full value of any item lost or damaged. The insured shall to the extent of such deficit bear their proportion of the loss.”

This means, that if a shipper does not insure his entire shipment for full value, should he have a claim, a penalty will be applied.

For example, if a shipment's full total value is US\$5,000., but the shipper only insures it for US\$2,500., he is only insuring 50% of his shipment's true value. In the event of a claim, the most he would receive is 50% of any claim settlement. If his US\$500 table is a total loss, the most he would receive is US\$250.

TG INTERNATIONAL INSURANCE BROKERAGE, INC.
P.O. Box 99, San Juan Capistrano, CA 92693
TEL: 949-661-6020 • 800-854-6039 • FAX: 949-661-9758
E-Mail: webmaster@tginternational.com • Internet: tginternational.com

Name: _____ Certificate No: _____
Moving From: _____ Moving To: _____

This form is provided for your convenience to list and value all items within the shipment as required by the Certificate of Insurance. Also reference Co-Insurance and High Value Items on the certificate or application form.

I desire to effect insurance with Underwriters as arranged by TG International Insurance Brokerage, Inc. I declare that the entries below are true, nothing materially affecting the risk has been concealed by me, and the amounts below are the actual true values of the entire shipment.

Signature of Property Owner _____ Date _____

LIVING ROOM / DEN			CLOTHING			HIGH VALUE ITEMS		
ARTICLES	QTY	VALUE	ARTICLES	QTY	VALUE	ARTICLES	QTY	VALUE
Books			Blouses			Antiques (list separately)		
Chairs			Coats			Crystal		
Coffee Table			Dresses			Paintings		
Desk			Formal Wear			Rugs/carpets		
Drapes			Fur			Silver		
Lamps			Gloves					
Mirror			Hats					
Piano			Linette					
Seating Units			Shirts					
Sidestables			Shoes/Boots					
Sofa(s)			Skirts					
			Sleepwear					
			Socks/Hosiery					
			Suits					
			Ties/Scarves					
			Trousers/Pants					
			Under Garments					

KITCHEN/DINING			ELECTRICAL ITEMS			PATIO / GARDEN / GARAGE		
ARTICLES	QTY	VALUE	ARTICLES	QTY	VALUE	ARTICLES	QTY	VALUE
Burels, Trays etc.			Cameras(s)			Barbecue		
Breakfast Suite			CD Player			Bicycle(s)		
(list each piece separately)			Clock(s)			Exercise Equipment		
			Computer			Golf Clubs		
			Dishwasher			Garden Tools		
			Fax Machine			Patio Furniture		
			Food Processor			Sporting Equipment		
			Fryer			Tools/Tool Box		
			Freezer					
			Microwave					
			Refrigerator					
			Sewing Machine					
			Stereo Equipment					
			Television(s)					
			Vacuum Cleaner					
			Video Player					
			Washer/Dryer					

BEDROOM / BATH			MISCELLANEOUS		
ARTICLES	QTY	VALUE	ARTICLES	QTY	VALUE
Bed (s)			Cassettes/Tapes		
Bed Linens			Compact Discs		
Bedside Table			Iron/Ironing Board		
Chairs			Musical Instruments		
Drapes			Toys/Games		
Dressers					
Dressing Table					

TYPE OF CURRENCY : _____

PREPARING A VALUE LIST CONT'D

GROUPING ITEMS

It is important that when a shipper prepares his value list, if he groups items together, he indicates the quantity of items in each category.

Also, keep in mind that items grouped together for insurance purposes will be considered of equal value in the event of a claim.

Items with values different than the general group should be listed separately. (This would include High Value Items).

Shippers need to declare values by item/group, NOT by box.

Proof of Value: Why It Is Important

In the event of a claim, the insurance company has the right to request proof of value, proof of condition, and/or proof of shipment.

Having proof of value in the form of a purchase receipt or appraisal, protects the shipper as well as the moving company.

If a shipper “guesses” what his items are worth, but has no proof of value, the insurance company has the option to replace the items with one of like kind and quality. If this can be done for less than the declared amount, the insurance company will only cover up to the replacement cost of the less expensive item.

Typically this comes up when a shipper has any items he considers heirlooms. This can cause problems in the event of a claim because the items may actually be worth much more or even less than the declared amount.

For example: A shipper has a statue that has been in his family for many years. He declares the value at US\$2,000. Without proof of value, the shipper may not know what the item may actually be worth. It could be worth US\$500.00 or it could be worth US\$10,000. If the shipper cannot prove the value and the insurance company can replace the item for a lower amount it will. If the item turns out to be more expensive than the amount insured, the shipper will only receive the declared value.

PREPARING A SHIPMENT FOR TRANSIT AND THE ORIGIN PACKING INVENTORY

When you are packing a shipment for transit it is essential that the goods be packed/cartons used to withstand transit. Failure of the packing agent to properly prepare the shipment for transit via packing/cartons used and how the container is loaded, a claim can be denied for negligence. Pictures of the container as it is loaded is most helpful.

If you are not the packing agent, be sure to select a mover whose reputation you are able to verify. Any claims for loss or damage to goods you did not pack, still reflect on your claims loss record. Selecting a capable and professional agent is vital.

The packing inventory prepared at origin is required for coverage. This list provides the shipper with proof of condition and proof of shipment for their items. It should also allow the insurance company to see clearly whether the claimed damage or loss is actually due to transit.

The packing inventory must:

- Be legible
- Clearly indicate any *pre-existing conditions*.
 - No shipment is perfect; items will have evidence of normal wear and tear. It is important that these pre-existing conditions be clearly noted. This avoids having claims paid against your loss record for pre-existing damage/conditions
- Be as detailed as possible.
 - Be as detailed as possible when listing the items during packing. For example, instead of simply listing “Kitchen Items”, if a larger item is contained within the carton, list those larger items on the inventory specifically. This shows the insurance company, in the event of a claim, which items are in which cartons. If the shipper claims his US\$350.00 Kitchen Aid Mixer is missing from Box #2, the packing list would indicate whether the mixer was actually in that box or not.
 - Please note PBO cartons are insured for Named Perils only and cannot be insured for all risks. The carrier should pack as much as possible.

AT DELIVERY- EXCEPTIONS

- In order to validate loss or damage to the shipment as new transit damage, it is imperative that on the date of delivery, the shipper take exceptions directly on the delivery receipt with the signature of a delivery agent as a second confirmation. This gives the insurance company evidence that loss or damage occurred during the handling of the goods by the carriers and not after the agent has left and shipper is unpacking on his own.
- *EVIDENCE CLAUSE:* Receipt of 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 proper and like condition as when tendered for shipment at origin. All loss and/or damage must be witnessed at time of delivery by delivering carrier's representative, and this representative's signature must appear on delivery document verifying the existence of any such loss or damage. FAILURE TO COMPLY PRECLUDES RECOVERY.

NAMED PERILS PROGRAM: LIMITED COVERAGE

The Named Perils Program is designed to provide *limited* coverage for items while on the transporting conveyance and then only for loss or damage due to the specific perils shown on the application form/certificate.

This program can be used to insure selected items as well as door to port shipments.

The Named Perils Program does not cover theft or storage in transit.

This is a No Deductible program.

NAMED PERILS APPLICATION		TGCE74-4/07
TG INTERNATIONAL INSURANCE BROKERAGE, INC. MAILING ADDRESS: P.O. Box 99, San Juan Capistrano, CA 92693 3212 Camino Capistrano, Suite 110, San Juan Capistrano, CA 92675 TEL: 949-461-6028 • FAX: 949-461-9758		CERTIFICATE NO: _____
Name: _____	Mail certificate to (address): _____	
Moving From: _____		
Moving To: _____		
Pick-Up Date: _____	Amount of insurance requested _____	
Estimated Delivery Date: _____	Household Goods: _____	
Moving Company (Professional Packers): _____	Vehicle(s): _____	
	Total Insured Value (U.S.\$): _____	
	<small>For amounts in excess of \$300,000.00 prior written approval must be received from TGI International Insurance Brokerage Inc.</small>	
	How Moving: <input type="checkbox"/> AIR <input type="checkbox"/> SEA <input type="checkbox"/> LAND	
NOTE: TGI International Insurance Brokerage, Inc. is hereafter referred to as TGI. Insurance coverage does not attach until certificate is reported to TGI.		
NO DEDUCTIBLE HOUSEHOLD GOODS/PERSONAL EFFECTS AND VEHICLE COVERAGE FOR LOSS AND/OR DAMAGE ONLY WHEN LOSS/DAMAGE IS A DIRECT RESULT OF:		
* GOODS BY AIR: Loss and/or damage caused by fire, lightning, cyclones or tornadoes, or aircraft crash.		
* GOODS BY SEA: Loss and/or damage caused by stranding, sinking, burning or collision of the vessel, faults or errors in the management of the vessel, bursting of boilers, latent defect in hull or machinery, jettison of the cargo, barratry, or explosion.		
* GOODS BY LAND: Loss and/or damage caused by collision, upset or overturn of the transporting conveyance, derailment, fire, lightning, sling loss, flood (rising of navigable waters), collapse or subsidence of docks, earthquake, cyclones/hurricanes, or sprinkler leakage.		
* VEHICLES: Vehicles moving under this certificate are limited to private passenger automobiles, including pick-up trucks and vans up to one-ton capacity. Excludes: Commercial, step vans, tractors, emergency, custom, modified or high performance, antique or classics, home built or kit cars, motor homes or campers, vehicle driven under its own power.		
TRANSIT CLAUSE: Coverage attaches from the time the goods leave the origin designated on the certificate for the commencement of the transit and continues until the goods are delivered to consignee, consignee's residence, or other final warehouse or place of storage at the destination named on the certificate.		
(A) Insurance coverage terminates on the date/time shipment is accessed.		
(B) Insurance coverage terminates immediately if any of the insured property is released from the Through Bill Lading Household Goods Carrier to named insured or their designated representative while shipment is enroute to destination.		
(C) Does not cover goods while in storage.		
EVIDENCE CLAUSE: Receipt by insured (or insured's agent) of the shipment without written notations of specific loss and/or damage on carrier's delivery documents at time of receipt shall be evidence that the shipment has been delivered complete and in proper and like condition as when tendered for shipment at origin. All loss and/or damage must be witnessed at time of delivery by delivering carrier's representative, and this representative's signature must appear on delivery document verifying the existence of any such loss or damage. FAILURE TO COMPLY PRECLUDES RECOVERY.		
CLAIM REPORTING: Claim must be submitted to TGI within 45 days of shipment's arrival at destination. Contact TGI for claim form.		
PREMIUM PAYMENT: Where the named insured has not paid premium directly to TGI, any party receiving premium from the named insured is construed as the insured's agent for payment of said premium to TGI. Failure of TGI to receive such premium will void any and all unpaid insurance coverage. Claims will not be honored unless premium payment has been received by TGI.		
DUTY/BURDEN OF INSURED: The burden of proof of loss/damage as a direct result of one of the named perils is the responsibility of the insured.		
AMOUNT OF INSURANCE OR LIMIT OF LIABILITY:		
• The Company shall not be liable for more than the amount of insurance shown on the face of this certificate; no betterment allowed.		
• The Insurance Company may require proof of value and proof of shipment of any item claimed.		
• Payment of claims will be in U.S. Dollars.		
MISREPRESENTATION AND FRAUD: This certificate shall be void if whether before or after a loss the insured has concealed or misrepresented any material fact or circumstance concerning this insurance.		
SUBROGATION CLAUSE: The Company shall be subrogated to the extent of their payment for losses hereunder to all insured's rights to recover against any person or organization.		
OTHER INSURANCE: This insurance does not cover to the extent of any other insurance 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.		
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 arose, 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 insurance underwriters or anyone else.		
ASSIGNMENT OF INSURANCE COVERAGE: This insurance shall be void if assigned or transferred without the written consent of this Insurance Company.		
<small>I desire to effect insurance with Underwriters as arranged by TGI. I have read the face of this application and understand that this</small>		

FILING A CLAIM

The shipper has only a certain amount of time to file a claim.
(See CLAIM REPORTING on the reverse of the policy.)

Claims for shipments that are delivered from storage must be submitted within 45 days.

Claims for shipment that are delivered directly from the transporting conveyance must be submitted within 60 days.

Claim forms and claim filing instructions are available on our website.

To commence a claim review we need the signed claim form from the shipper. Other supporting documents can be submitted afterwards either by the shipper or his moving agent.

Our Claims Department (claims@Tginternational.com) is always available to assist you or your clients through this process.



The image shows a 'TRAVEL GUARD PROGRAM PRESENTATION OF LOSS/DAMAGE CLAIM' form. At the top left, it lists the contact information for TG International Insurance Brokerage, Inc., including the mailing address (P.O. Box 99, San Juan Capistrano, CA 92675 U.S.A.), telephone (949-961-0029), fax (949-240-5817), and email (webmaster@tginternational.com). The top right section contains the title 'TRAVEL GUARD PROGRAM' and 'PRESENTATION OF LOSS/DAMAGE CLAIM', along with a disclaimer: 'As a condition of this insurance and a condition precedent to payment of a claim, the claim must be submitted in writing directly to TG International Insurance Brokerage, Inc. within sixty (60) days of shipment's discharge from vessel or aircraft, OR within forty-five (45) days after expiry of approved, paid, extended storage coverage, whichever is sooner.' Below this is the instruction 'CLAIM SUBSTANTIATION IS THE RESPONSIBILITY OF THE CLAIMANT.' The form includes several sections for data entry: 'CERTIFICATE NO.', 'Claimant' (with Date of Filing Claim), 'Address' (with Phone No.), 'Date Loss or Damage was discovered' (with Value of Entire Shipment), 'Pick Up Address' (with Date of Pick Up), 'Point of Delivery' (with Date of Delivery), and 'If Shipment was in Storage give Name and Address of Warehouse' (with Date in Storage and Date Out Storage). There is also a section for 'Were these items insured under any other policy or insurance coverage?'. On the right side, there is an 'ADJUSTERS USE ONLY' section with checkboxes for 'T.G.I.P. AMT. CERT' (with options for 500 DED, 250 DED, 100 DED, NO DED, AIR, SURFACE) and 'ADJ. DATE' (with options for B/BACK, SURVEY, TRACER, CO. INC, %). Below this is a 'TOTAL SETTLEMENT \$' field. The bottom half of the form is a table with columns: 'INVENTORY NO.', 'ITEM DESCRIPTION', 'LOSS/DAMAGE DESCRIPTION', 'ITEM AGE', 'WHEN ACC.', 'PRICE', 'AMOUNT CLAIMED', 'COND. AT ORIGIN By:', 'DELIVERY EXCEPTIONS BY:', 'SURVEY REPORT', 'Amount SBL', and 'Symbol Explanation'. A large diagonal watermark 'ADJUSTERS USE ONLY' is overlaid on the table area.

Embargoed Countries

There are certain locations to/from which we are *unable* to provide coverage due to regulations in place by the US government. These countries include:

Afghanistan * Iran * North Korea * Syria * Sudan

There are countries that we can insure *door to port only* (no inland transit). These include:

Nigeria * Cuba * Iraq

Insuring General Cargo (non-Household Goods)

We can quote coverage for non-household goods shipments on a per shipment basis. Examples of these types of shipments would include:

- Office Moves
- Selected High Value Items
- Machinery
- Handicrafts
- Art Exhibits

To request a general cargo quote, you can complete the online form on our website (www.tginternational.com) or you can email us directly.

Typically we will need to know:

- Commodity Description
- Insured Value
- Is it new or used?
- How is the shipment packed?
- Number of Pieces
- Origin/Destination
- Mode of Transport

Be sure you contact us prior to the shipment commencing transit – once the goods start transit we cannot insure them.

Certificate Issuing Online & Distribution of Certificate Copies

TGI offers its clients on-line certificates. To access our online site, you will need to have a current account in good standing. You can request an online account access code through our website (www.tginternational.com)

Certificates (numbered contracts) can be issued from any computer with internet access; any information or data outside the realm of coverage will trigger a referral to TGI for further approval.

Certificates need to be issued online *on or before the date of packing*. Requests more than 30 days after a shipment's pack date will require approval from the insurance company.

Be sure you always secure the shipper's signature, either on an application form or a certificate copy. Report a copy of the signed document to TGI when coverage is requested.

When you issue a certificate online, you have the option of printing the Storage Extension Form and the Claim Form. Be sure to check the boxes online next to these options prior to confirming coverage. Retain a copy for your records; you can provide the shipper with the ORIGINALS of each.

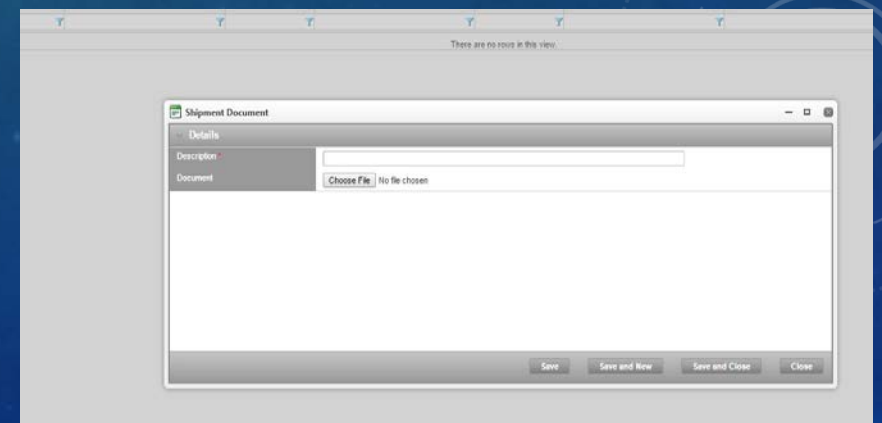
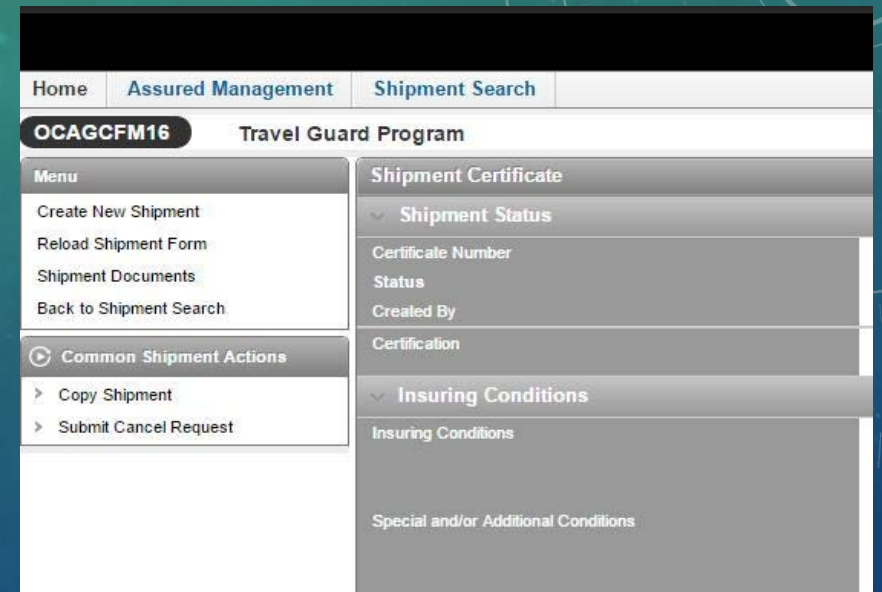
You may attach supporting documents, including value lists, after you confirm coverage under the Shipping Documents option. Any documents or files attached to online policies are automatically reported to TGI along with the policy.

ATTACHING FILES TO ONLINE POLICIES

After issuing the policy, on the Confirmation Page, click SHIPPING DOCUMENTS in the top left side menu.

When the SHIPMENT DOCUMENTS window appears, browse your computer for the document you'd like to attach. (Choose File)

When the policy is reported to TGI, we will automatically receive any attached files.



Contact Us

Feel free to contact us for assistance.

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