



“Don’t Make a Move Without Us!”

*TG International Insurance Brokerage Inc.* (TGI) is recognized leader in providing specialized domestic and international transit insurance protection for household goods, personal effects, and vehicles.

Our programs are primarily underwritten Aspen Marine Insurance which is rated by *Best’s Insurance Reports* as A (Excellent).

We are family-owned and proud of our customer oriented staff and unique network of independent repair facilities/surveyors. Prompt, equitable claim settlements are routine.

TGI’s trusted programs backed by financial security of the world’s most respected underwriters will protect your property until it arrives in your new home.

### [SHOULD I PURCHASE TRANSIT INSURANCE FOR MY PERSONAL EFFECTS?](#)

If you are moving from the United States, the liability of the moving company handling your property is very limited. It could be as little as 10 cents per pound, and normally will not exceed 60 cents per pound. The moving company’s liability as stipulated on the bill of lading is not transit insurance; it does not cover “Acts of God”.



For example, you ship a wardrobe valued at US\$1,500.00 and the wardrobe carton weighs 80 pounds. The wardrobe carton is lost in transit and cannot be traced. The moving company’s bill of lading states that their maximum liability is 60 cents per pound. The maximum claim payment based on weight would be US\$48.00 for lost clothing that will cost you US\$1,500 to replace.

Accidents happen! Trucks overturn, ocean vessels sink, steamship containers wash overboard, and planes crash. Even the most professional, qualified mover, encounters claims for loss and damage.

Statistics show that 1 (one) claim is filed for every 4 (four) international shipments. Do you want to take a chance that your move will be the 1-in-4 that has damage or loss?

Walk through your home and try to determine what it would cost you to replace everything you will be shipping. If your property is totally destroyed, could it be replaced for 60 cents per pound?



When you buy transit insurance, it is important that you know the terms and conditions of coverage. Ask your relocation firm for a copy of the TGI application or certificate of insurance.

## HOW TO VALUE YOUR PROPERTY FOR INSURANCE PURPOSES

A detailed valued declaration of the entire shipment is always recommended. At the very least, a “high value items list” is essential to avoid limited underwriter liability. If you need a declaration form, TGI can provide one, or you can download one from the FORM CENTER at [www.tginternational.com](http://www.tginternational.com)

The value declaration can be prepared on TGI's Valued Inventory Form, or on a separate handwritten or computer generated list. Valuations can be made in any currency. However, the type of currency must be stated on the declaration.



### HIGH VALUE ITEMS

Items having an individual or set value at or above US\$1,000.00 must be individually declared and valued prior to packing. If High Value Items are not specifically declared, recovery is limited to a maximum of US\$100.00 per item or set.



## COVERAGE OPTIONS

### Declared Value Coverage Option (All Risks):

A 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, or the cost of repair, whichever amount is less.



### APPRAISALS

An appraisal substantiates value, condition, and authenticates the genuineness of high value items.

Items may be grouped together with only one value shown for the category on the valued declaration. However, when doing so, each item in the group will be considered of equal value for insurance/claim purposes, unless the item can be repaired or replaced for a lesser value.

### Replacement Value Coverage (All Risks):

Full replacement value coverage is available at an additional premium charge. The entire shipment must be insured at 100% of its current replacement cost, and a declaration/value list of High Value Items must be provided to TGI with the certificate reporting copy. 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.



The appraisal must be current (prepared within the last 6 months) and contain a complete description of the item; current condition to include any specific damages, current market value, and the name and signature of the licensed appraiser.

### Named Perils Coverage (Limited):

Intended for PBO (packed by owner) shipments and Door-to-Port shipments.

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/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, battery, or explosion.
- **GOODS BY LAND:** Loss and/or damage caused by collision, upset, overturn of the transporting conveyance, derailment, fire, lightning, sling loss, flood (rising navigable waters), collapse or subsidence of docks, earthquake, cyclones/hurricanes, or sprinkler leakage.



#### Vehicles:

Vehicles include automobiles, motorcycles, and/or boats. Vehicles value must be specifically declared. Coverage is at actual cash value. Origin and destination condition inspection reports must be signed by vehicle owner (or their authorized representative) and the moving company's representative.

### 100% CO-INSURANCE CLAUSE

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.

#### FOR EXAMPLE:

If a US\$10,000 shipment is insured at US\$5,000, the insured would only be entitled to 50% of the amount claimed.

If a US\$500 television was destroyed, recovery would be limited to US\$250.00

## STORAGE EXTENSIONS

Do not confuse warehouse storage charges with insurance storage extension fees; these are two distinctly difference services and charges.

Please refer to the insurance certificate to determine how many days of "free" storage insurance coverage are allowed.

If the property will remain in storage beyond the "free" storage period, please note the following:

- The insurance certificate packet comes with a "Storage Extension Request Form". Storage extensions are based on a 30-day period or any fraction thereof.

- The shipment must be stored in a household goods moving company’s protected commercial storage warehouse. MINI-STORAGE AND/OR SELF-STORAGE FACILITIES CANNOT BE USED.
- Shipment cannot be accessed; property added or removed without prior approval from TGI can cause a suspension/cancellation of coverage.
- The “Storage Extension Request Form” and premium fee for the extension must be received by TGI before the “free” storage period expires.
- Premium can be paid by Money Order, PayPal®, Cashier’s Check or Credit Card.

## WHAT TO DO AT DESTINATION

### DELIVERY OF YOUR PROPERTY:

Moving companies’ transportation charge include delivery and full unpacking services. Property owners should be at the entrance to the residence with a copy of the Household Goods Descriptive Shipping Inventory, so the inventory numbers can be checked off to verify delivery and condition of each item received.



### LOSS AND/OR DAMAGE DISCOVERED:

It is very important that the property owner make written notation of loss/damage on the carrier’s delivery documents AT THE TIME OF DELIVERY. These notations must be counter-signed by the delivery carrier’s representative in order to substantiate any claim. (See Evidence Clause)

If delivery receipt is signed without noting specific loss or damage, the “clear” receipt is evidence that the goods were received in order and without loss/damage.

### HOW TO FILE A CLAIM



Please refer to the insurance certificate packet for the claim form, instructions for filing a claim, and claim filing time limitations.

The claim must be sent directly to Travel Guard Inc. within the proper claim filing time period. Do not submit your claim to the moving company.

All documents required to substantiate the claim, including copies of the delivery documents, should be attached to the claim form when submitted to Travel Guard Inc.

*CLAIM REPORTING: As a condition recovery under [your] policy, claim must be submitted in writing directly to TGI within 60 days of shipment’s discharge from vessel or*

aircraft, or 45 days after delivery from or expiration of approved, paid, extended storage coverage whichever is sooner.

You can notify Travel Guard about your claim by mail, fax or email.

Additionally, you can visit our website at <https://www.tginternational.com/for-shippers/file-a-claim/> for more instructions and forms.

### SURVEY INSPECTIONS

*[A] survey inspection by a licensed surveyor is required within 15 days of delivery to substantiate any claims for damage exceeding US\$1,500.00.*

For your convenience, this can be arranged by a claims adjuster at Travel Guard if you contact us within the 15 days.

TG INTERNATIONAL INSURANCE BROKERAGE INC  
32122 CAMINO CAPISTRANO, SUITE 110  
SAN JUAN CAPISTRANO, CA 92675  
(949) 661 6020 \* [webmaster@tginternational.com](mailto:webmaster@tginternational.com)