



**REQUEST FOR SPECIAL CARGO POLICY FOR
TG INTERNATIONAL HHGS AND AUTO COVERAGE**

Please note this is not an actual certificate but a summarization of the key terms and conditions that will appear on the final policy.

NAME OF SHIPPER: _____

Moving From: _____

Moving To: _____

Pack Date: _____ Estimated Delivery Date: _____

Name of Mover: _____

Household Goods Value: _____

*Vehicle Value: _____

*Vehicle Value: _____

TOTAL VALUE TO INSURE (US\$) _____
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**Vehicles that are 15 years old or older are limited to FPA coverage only.*

DEDUCTIBLE OPTIONS: US\$0 US\$50 US\$100 US\$250 US\$500

HOW MOVING: SEA AIR TRUCK/LAND

***VESSEL NAME/VOYAGE NUMBER:** _____

or

***AIRLINE/FLIGHT NUMBER:** _____

**We are required to provide the conveyance details at the time we request coverage as the insurance company must vet the conveyance and confirm they are risk-worthy. If you would like Evidence of Coverage while waiting for a vessel or aircraft, we can provide that. The insurance is not secured until we have the vessel/airline information but provides the shipper with evidence they will be insured.*

COVERAGE SELECTED: Full Value Declared Replacement Cost

Full Value Declared requires a value declaration of the entire contents of the shipment.

Replacement Cost requires the shipper prepare a value declaration list of all high value items in the shipment; all remaining non high value items can be declared as a lump sum. The entire shipment must still be insured for full total value. A higher premium applies to this option.

Regardless of the option chosen above, in the event of transit loss or damage, the settlement would be based on the cost of repair, cost of replacement or declared value whichever is less. Value lists must be submitted at the time the policy is issued. We cannot accept value lists after the shipment commences transit or delivery.

Important Terms of Coverage

Coverage provides against all risks of physical loss or damage from any external cause (excepting the risks excluded by the Free from Capture and Seizure (FC &S) and the Strikes, Riots and Civil Commotions (SR&CC).

Notwithstanding the Warehouse to Warehouse Clause and Marine Extension Clause, this insurance attaches from the moment the professional packer takes custody of the goods at the residence of the owner and covers continually thereafter until delivered to residence at place named as the final destination. In the event such HHGs and personal effects are sent to the professional packer's premises, the insurance covers while at the premises of the packer prior or subsequent to shipment for a period not exceeding sixty (60) days from date of delivery.

The maximum value of any one article of artwork, furniture, or household item is US\$2,500 unless declared to this company prior to the commencement of transit and may be subject to an additional premium.

The maximum value of any one jewelry item or set is US\$500.00 (Warranted the most this company will pay in respect to *all jewelry* is US\$1,500.00)

It is understood and agreed that accounts, bills, currency, deeds, evidence of debt, notes, securities, live animals, plants, stamp and coin collections are excluded from this coverage.

Warranted the goods to be professionally packed and moved by professional carriers.

Warranted Artwork, Artifacts, Antiquities, Sculptures and Similar High Valued HHG/PE must be professionally packed into full wooden crates.

IF STORAGE IS REQUIRED

Each policy comes with 60 days storage coverage included with initial premium costs. If you require storage beyond 60 days, coverage must be extended in 30-day increments. Each extension costs 0.25% per \$100 of the shipment's value with a US\$10.00 min.

Company Name: _____

Location of Warehouse (Address): _____

Estimated Length of Storage: _____

To Determine Cost: (total value insured) x (0.25%) = (cost for one 30-day extension)

IMPORTANT INFORMATION REGARDING COVERAGE WHILE IN STORAGE

- Provides against all risks of physical loss or damage from any external cause (excepting the risks excluded by the Free from Capture and Seizure (FC&S) and Strikes, Riots, Civil Commotion (SR&CC) Warranties and/or other warranties or exclusions specified in this policy unless covered elsewhere herein). Excluding earthquake, flood, wind and Named Windstorm
- Warranted no coverage provided for outside storage, below grade storage, self-storage or retail.
- Any claims for loss or damage to the shipment while in storage waiting for transit will have a US\$2500 deductible per occurrence. This is separate from the deductible that the shipper selects to cover his hhgs while in transit on the conveyance and would only apply if there is an event in the warehouse storing the goods.
- If goods are placed in storage while awaiting transporting conveyance availability, an extension would be required if the time exceeds the 60 days.
- Any loss or damage caused by fungi (including by not limited to any mold, mildew, yeast, or micro toxin) spore, bacteria and virus.

CONDITIONS OF COVERAGE

- Goods insured are to be properly packed by a professional, commercial household goods moving company to withstand transportation, and must be shipped by a commercial carrier on a DOOR TO DOOR basis, to include delivery and full unpacking by professional household goods moving company.
- Pairs & Sets: If any item of a "set" is lost or damaged, payment is made for the lost or damaged item only, not the entire set.
- Company, may at its option, require proof of ownership, value, and/or proof of shipment for any item claimed.
- A household goods descriptive inventory must be prepared by a household goods carrier at the time of movement, showing current condition, quantity of goods being shipped. Inventories prepared prior to the date this coverage attached cannot be used to meet this condition/requirement.
- 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 will be proportional when time of loss or damage cannot be established. Such proportion will be based on the number of days this insurance coverage was in effect versus the entire period of storage and/or transit until its ultimate delivery date.
- Items grouped together and only one value is shown for the group, then each item will be considered of equal value for insurance/claim purposes, unless the item can be repair or replaced for a lesser value.

EXCLUSIONS – WHAT IS NOT COVERED BY THIS PROGRAM

- It is understood and agreed that accounts, bills, currency, deeds, evidence of debt, notes, securities, live animals, plants, stamp and coin collections, computer programs, medications, firearms and general cargo are excluded from this coverage.
- Alcoholic beverages, perishable food items, damage caused by chemicals including cleaning fluids, dyes, paint, print toner etc.
- Acts of governments, customs, confiscation, loss in market or appraised value or consequential losses. If transporting conveyance is captured, abandoned or seized.

- Items having no market value such as but not limited to photographs, family albums, newspaper clippings, technical research papers etc.
- Loss or damage caused by wear and tear, mechanical/electrical malfunction, calibration, retuning, or servicing of an item
- Damage resulting from climatic conditions, inherent vice, or infestation of pests (rodents, insects, etc.) Pre-existing damage. Wrinkling of clothing and/or other items of fabric or leather. Silk and/or dried flower arrangements
- Any loss or damage caused by fungi (including by not limited to any mold, mildew, yeast, or micro toxin) spore, bacteria and virus.
- Missing/damaged items from within owner packed or manufacturer packed cartons/boxes, or missing/damaged items from pre-packed cartons moving from storage.
- Unexplained loss or mysterious disappearance, delay, inconvenience; damage to residence or real property. Loss or damage caused by or as a result of nuclear reaction/radiation.
- Items shipped by mail, parcel post, UPS or any type courier.

EVIDENCE CLAUSE – WHAT TO DO AT DELIVERY

Receipt by the insured (or insured 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 the delivery document verifying the existence of any such loss or damage. Failure to comply can preclude recovery.

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 the 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 for the purpose of adding or removing property.
- B. Insurance coverage terminates immediately if any of the insured property is released from the custody of the Through Bill of Lading Commercial Household Goods Carrier to the named insured or their designated representative while shipment is enroute to destination.

DUTY/BURDEN OF THE INSURED

It is the duty of the insured and their agents in all cases, to take such measures as may be reasonable for the purpose of minimizing 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.

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.

CLAIM REPORTING

As a condition to recovery under this policy, claims must be submitted directly to TG within 60 days of shipment discharge from a vessel or aircraft or truck, or 45 days from date goods are delivered from storage or after expiration of approved, paid, extended storage coverage whichever is sooner.

Claim Forms and Instructions are available on our website at <https://www.tginternational.com/for-shippers/file-a-claim/>. You can also email us at claims@tginternational.com or call 949 661 6020

OTHER INSURANCE: If an interest insured hereunder is covered by other insurance which attached prior to the coverage provided by this Policy, then this Company shall be liable only for the amount in excess of such prior insurance; and this Company shall return the premium upon so much of the sum by them insured as they shall be by such prior insurance exonerated from. If an interest insured hereunder is covered by other insurance which attached subsequent to the coverage provided by this Policy, then this Company shall nevertheless be liable for the full amount of the insurance without right to claim contribution from the subsequent insurers. Other insurance upon the property of same attaching date as the coverage provided by this Policy shall be deemed simultaneous, and this Company will be liable only for a ratable contribution to the loss or damage in proportion to the amount for which this Company would otherwise be liable under this Policy, and will return to the Assured an amount of premium proportionate to such reduction of liability.

PARTIAL LOSS: (a) In case of partial loss by perils insured against, the proportion of loss shall be determined by a separation of the damaged portion of the insured property from the sound and by an agreed estimate (by survey) of the percentage of damage of such portion; or if such agreement is not practicable, then by public sale of such damaged portion for the account of the owner of the property, and by comparison of the amount so realized with the sound market value. (b) If the repairs to the goods and or merchandise necessitate the replacement or return to zero time of the engine, propeller or other aircraft parts, or components having a limited authorized time or overhaul period, the Assured shall assume a share of the replacement or overhaul cost of such parts or components in the proportion that the time consumed or used at the date of the accident bears to the total allowable authorized time of such parts or components at the date of the accident.

PAYMENT OF CLAIM: It is hereby understood and agreed that any loss or claim under this Policy shall be paid at the Office at which this policy is issued or at any of the Company's Offices indicated herein. Claims paid abroad to be adjusted in accordance with the usages of Lloyd's, but subject to the conditions of the Policy and contract of insurance. It is a condition of this insurance that losses, if presented abroad, will be paid in foreign currencies at the rate of exchange current on date and at place of payment.

SUBROGATION: It is agreed that upon payment of any loss this Company is to be subrogated to all the rights and claims of the Assured arising out of such loss against any persons or corporations whatsoever either under Bills of Lading or otherwise.

1 YEAR LIMITATION: All claims under this Policy shall be void unless prosecuted within one year from date of the happening of the physical loss or damage out of which the said claim arose.

TERMS AND CONDITIONS

American Institute Clauses: This insurance is subject to the following American Institute of Marine Underwriters Cargo Clauses current on the date of issuance of this policy: 1. Craft/Lighter Clause, 2. Deviation Clause, 3. Landing, Warehousing & Forwarding Charges, 4. General Average & Salvage Charges, 5. Bill of Lading etc., 6. Delay Clause, 7. Carrier Clause, 8. Inchmaree Clause, 9. Constructive Total Loss, 10. Both to Blame, 11. South American Clause, 12. Marine Extension Clauses, 13. Warehouse to Warehouse (aka Transit Clauses), 14. Shore Clause, 15. Machinery Clause, 16. Label Clause, 17. Chemical, Biological & Electromagnetic Exclusion Clause, 18. Explosion Clause, 19. Nuclear Exclusion Clause, 20. Extended R.A.C.E. Exclusion with USA Endorsement, 21. U. S. Economic & Trade Sanctions Clause, 22. S. R. & C. C. Endorsement, 23. War Risk Open Policy, 24. Cyber Exclusion Clause 11062015, 25. Communicable Disease Exclusion 06042020.

The following Warranties shall be paramount and shall not be modified or superseded by any other provision included herein, written, stamped or endorsed hereon unless such other provision refers specifically to the risks excluded by these Warranties and expressly assumes the said risk:

(A) F.C. & S. Notwithstanding anything herein contained to the contrary, this insurance is warranted free from loss, damage or expense caused by or resulting from: (a) capture, seizure, arrest, restraint, detainment, confiscation, preemption, requisition or nationalization, and the consequences thereof or any attempt thereat, whether in time of peace or war, and whether lawful or otherwise; (b) all loss, damage or expense, whether in time of peace or war, caused by (i) any weapon of war employing atomic or nuclear fission and/or fusion or other reaction or radioactive force or matter or (ii) any mine or torpedo; (c) all consequences of hostilities or warlike operations (whether there be a declaration of war or not), but this warranty shall not exclude collision or contact with aircraft, or with rockets or similar missiles (other than weapons of war) or with any fixed or floating object (other than a mine or torpedo), stranding, heavy weather, fire or explosion unless caused directly (and independently of the nature of the voyage or service which the vessel concerned or, in the case of a collision, any other vessel involved therein, is performing) by a hostile act by or against a belligerent power; and for the purpose of this warranty "power" includes any authority maintaining naval, military or air forces in association with a power, (d) the consequences of civil war, revolution, rebellion, insurrection, or civil strife arising therefrom; or from the consequences of the imposition of martial law, military or usurped power; or piracy.

(B) S.R. & C.C. Notwithstanding anything herein contained to the contrary, this insurance is warranted free from loss, damage or expense caused by or resulting from: (1) strikes, lockouts, labor disturbances, riots, civil commotions, or the acts of any person or persons taking part in any such occurrences or disorders, (2) vandalism, sabotage or malicious act, which shall be deemed also to encompass the act or acts of one or more persons, whether or not agents of a sovereign power, carried out for political, terroristic or ideological purposes and whether any loss, damage or expense resulting therefrom is accidental or intentional.

F. P. A. CLAUSE: Warranted free of Particular Average unless the vessel or craft be stranded, sunk or burnt, but notwithstanding this warranty this Company is to pay any loss of or damage to the interest insured which may reasonably be attributed to fire, collision or contact of the vessel and /or craft and/or conveyance with any external substance (ice included) other than water, or to discharge of cargo at port of distress.

PERILS CLAUSE: Touching the adventures and perils which this Company is contented to bear and take upon itself, they are of the Seas, Fire, Assailing Thieves, Jettisons, Barratry of the Master and Mariners, and all other like perils and disasters that shall come to the said goods and merchandise or any part thereof.

SUE AND LABOR: In case of any loss or misfortune caused by a peril insured hereunder, it shall be lawful and necessary to and for the Assured, his or their factors, servants and assigns, to sue, labor and travel for, in and about the defense, safeguard and recovery of the said goods and merchandise, or any part thereof, without prejudice to this insurance, to the charges whereof this Company will contribute according to the rate and quantity of the sum insured

hereunder; nor shall the acts of the Assured or this Company, in recovering, saving and preserving the property insured, in case of disaster, be considered a waiver or an acceptance of abandonment; to the charges thereof, this Company will contribute according to the rate and quantity of the sum hereby insured.

FUMIGATION: Should the vessel be fumigated and direct loss or damage to the Assured's merchandise result therefrom, this Company agrees to indemnify the Assured for such loss or damage.

CONTRIBUTORY CLAUSE: This Company shall be liable only for such proportion of General Average and Salvage Charges as the sum hereby insured (less loss and damage, if any, for which this Company is liable hereunder) bears to the contributory value of the

By signing below you are just certifying that you have been made aware of the terms of coverage offered through our international door to door all risks program the TG International HHGS and Auto Coverage and have had a chance to review and ask any questions regarding coverage.

Signature of Shipper: _____

Date: _____

Signature of Mover: _____

Date: _____