

TRAVEL GUARD PROGRAM APPLICATION

EXCLUSIONS: THE POLICY DOES NOT COVER:

- Jewelry, currency, documents, valuable/negotiable papers, coin or stamp collections, computer programs or general cargo.
- Alcoholic beverages, perishable food items. Damage caused by chemicals including cleaning fluids, dyes, paint, printer toner, etc.
- Acts of governments, customs authorities, confiscation, loss in market or appraised value or consequential losses. If transporting conveyance is abandoned, captured, 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, tuning, and servicing of any 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. Mold/Mildew. Silk and/or dried flower/decorative arrangements.
- Missing/damaged items from within owner packed or manufacturer packed carton/boxes, or missing/damaged items from pre-packed cartons/boxes moving from storage.
- Unexplained loss/mysterious disappearances; delay or inconvenience; damage to residence or real property. Loss/damage caused by or as a result of nuclear reaction/radiation.
- Items shipped by mail, parcel post, UPS or any type of courier service.

CONDITIONS:

- Goods insured must be properly packed by a professional, commercial household goods moving company to withstand transportation, and must be shipped by commercial carriers on a DOOR TO DOOR basis, to include delivery and full unpacking by a professional household goods moving company.
- 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.
- Company may, at its option, require proof of ownership, value, and/or proof of shipment of any item claimed.
- A household goods descriptive inventory must be prepared by household goods carrier at time of movement, showing current condition and quantity of goods being shipped. Inventories prepared prior to the date this coverage attaches 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 shall be proportional when time of loss or damage cannot be established. Such proportion 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.
- 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 item can be repaired or replaced for a lesser value.

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: As a condition to recovery under this policy, claims must be submitted in writing directly to TGI within 60 days of shipment's discharge from vessel or aircraft, or 45 days after expiry of approved, paid, extended storage coverage, whichever is sooner.

Survey (inspection) by a licensed surveyor is required within 15 days of delivery to substantiate any claim for damage exceeding U.S. \$1500.00.

STORAGE IN TRANSIT: Insurance coverage includes a maximum of 60 days protection while stored in a household goods moving company's protected commercial storage warehouse, either at origin or destination. Extension of insurance coverage beyond 60 days is available, provided extension request and premium payment are submitted directly to TGI prior to expiry of coverage. Mini-storage and/or self-storage facilities cannot be used and insurance coverage terminates immediately upon placement in any such facilities.

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 certificate.

(A) Insurance coverage terminates on the date/time shipment is accessed for purpose of adding or removing property.

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

DUTY/BURDEN OF 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 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.

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.

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 of claims will be in U.S. Dollars. The repair, replacement or cash allowance is at Company's sole option.

MISREPRESENTATION AND FRAUD: This entire policy shall be void if whether before or after a loss the insured has concealed or misrepresented any material fact or circumstance concerning this insurance.

SALVAGE CLAUSE: When actual cash value, replacement value, or declared value is paid for any item, the Insurance Company has the right to salvage of the item.

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 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 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.

TGCE9-4/00

APPLICANT'S SIGNATURE: