

Certificate of Insurance



This certifies that the Assured is insured under and subject to the conditions of the Open Policy and in this Certificate.

Assured: John Smith
Loss payable at/to: John Smith

Policy No.
CAR0100505

Certificate No.
123example

Issued Date:
01/01/2011

Shipment Date:
01/01/2011

Place of Issuance:
New York, USA

Client Reference
MoveInsure Inc.

RLI Insurance Company
9025 N. Lindbergh Drive,
Peoria, IL 61615-1499

Conveyance: Land
Additional Carrier Information:
Insured Value: \$XXX,XXX

Place of Origin: New York, USA
Final Destination: California, USA

Description of Goods: Household Goods/Personal Effects and Motor Vehicle/Watercraft
Marks & Numbers:
Pieces & Weights:

Insuring Conditions:

- 1. Professionally packed household goods and personal effects are insured against all risks of direct physical loss or damage from any external cause...
2. Exclusions: This policy does not cover: a. Jewelry, gold and silver articles... b. Alcoholic and other beverages... c. Items having no market value... d. Computer software... e. Furs... f. Damage to residence or real property... g. Loss or damage caused by wear and tear... h. Marring, scratching, chipping and denting... i. Pre-existing damage... j. Loss and/or damage caused by or caused to items... k. Any non-inventoried item... l. Loss and/or damage caused by fumigation... m. Loss and/or damage caused by or as a result of strikes, riots...
3. Packed-by-Owner: Named Perils for international shipments...
4. Packed-by-Owner: Named Perils for domestic shipments...
5. Personal automobiles, motorcycles are insured against all risks of direct physical loss or damage...

This policy also excludes loss or damage to the insured vehicle while being driven under its own power, except damage that occurs during loading and discharge.

The Company will not pay any loss or claim on permanently installed accessories in the vehicle, including but not limited to radios, cassette/CD players, speakers, VCRs and any other personal effects shipped inside the vehicle, including in its trunk.

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It is specifically warranted that a condition report is to be issued and signed by the transport provider and Assured at origin at the time the vehicle is taken into possession by the transport provider.

It is specifically warranted that a condition report is to be issued and signed by the transport provider and the Assured at destination at the time the vehicle is taken into possession by the Assured or agent.

This policy also excludes all third party liability, including while the vehicle is being driven under its own power for the purposes of loading and unloading.

Policy limit of \$100,000 any one vehicle applies unless a higher limit is approved by the Company prior to shipment.

6. Boats/Jet Skis/Snowmobiles are insured against all risks of direct physical loss or damage from any external cause, but excluding such risks as are excepted by the F.C.&S. (Free of Capture and Seizure) and S.R.&C.C. (Strikes, Riots and Civil Commotions) Warranties except to the extent that such risks may specifically be covered by endorsement; excluding however loss or damage due to marring, denting, scratching, chipping, rust, oxidation, discoloration, wear, tear and gradual deterioration. It is agreed if that the perils of marring, denting, scratching, chipping can be proven to have occurred during the course of insured transit, this exclusion will not apply.

It is warranted that boats, jet skis, snowmobiles are professionally packed. The limit of liability per any one boat, jet ski or snowmobile is \$50,000, unless a higher limit is approved by the Company prior to shipment.

7. Duration of Transit: This policy insures reported shipments of household goods and personal effects and/or personal automobiles, and/or boats from the time the carrier takes custody of the property, covering continuously thereafter during the course of packing, loading, transportation, storage in transit not exceeding ninety (90) days in storage, until delivered, unloaded and unpacked at final destination, but only while in the custody of the carrier. For shipments left in storage, coverage ceases at the expiry of ninety (90) days unless an extension is purchased, or on the date/time shipment is accessed (entered) by anyone for purpose of adding or removing property, which ever should first occur.

8. Valuation Clause: Household goods and personal effects insured hereunder must be valued either at the replacement cost at destination as supported by a complete valued inventory, OR at the replacement cost at destination as supported by a declared value, but in no instance less than \$6.00 USD times the net weight of the shipment in pounds. If the amount of insurance purchased is not equal to the replacement cost at destination, the Company will not pay for the full value of any item lost or damaged. The Assured shall, to the extent of such deficit, bear his or their proportion of the loss. The settlement based on replacement value insurance will be the lesser of repair costs, replacement value, or the value as stated on the itemized inventory. This Company reserves the right to replace the damaged or missing items with items of like kind and quality.

9. 100% Coinsurance Clause: The Assured shall at all times maintain insurance on 100% value of the items in the itemized valued inventory list to the extent of the replacement cost at destination at the time of loss or damage. Failure to do so will require the Assured to the extent of such deficit, bear his or their proportion of any loss or damage, including labor charges.

It is understood should the Assured establish the replacement cost at destination based on \$6.00 USD times the net weight of the shipment in pounds, the maximum value of any one item cannot exceed 20% of the total insured value of the entire shipment.

10. Agreed Value Clause: Notwithstanding anything to the contrary herein, it is agreed that in case of a claim arising in respect of all or any item or items appearing on the itemized valued inventory, the value reflected against such item or items shall not be regarded as an agreed value between this Company and the Assured, notwithstanding that a certificate of insurance has been issued in respect of the total amount or amounts of such itemized valued inventory. The actual value and amount recoverable in respect of each and every item lost or damaged will have to be proved by the Assured to the Company, the maximum amount recoverable being the sum insured or the replacement value at destination, whichever is the lower.

11. Fine art objects, paintings, prints, antiques, sculptures, furs, rugs, carpets, runners valued at more than \$2,000 each (replacement value) will be accepted for insurance only if accompanied by a commercial invoice supporting the purchase price no older than twelve (12) months, OR a qualified expert's appraisal, no older than twelve (12) months, with the corresponding sum insured.

12. Glass, etc.: It is warranted by the Assured that the maximum percentage of glass, china, marble, earthenware, porcelain and similar fragile goods shall not exceed 15% of the total sum insured. Accordingly, the Company's liability in this regard will be the actual repair or replacement cost, but in no event more than 15% of the total insured value of the shipment, whichever is less.

13. Collections and/or collectibles are defined as but not limited to: baseball cards, sports memorabilia, collectible toys, etc., and are insured only if specifically declared and separately valued and/or appraised on valued inventory prior to shipment. Such collections are limited to maximum of 10% of the total shipment value.

14. Pairs and Sets Clause: In the event of total loss of or damage to any article or articles which are part of a pair or set, the measure of the loss of or damage to such article or articles shall be the pro-rated value of the actual declared value, to be determined in the Company's sole discretion, of the pair or set, but in no event shall such loss or damage be construed to mean total loss of the pair or entire set.

15. Pair & Set Extension: for the additional premium as agreed hereunder, applied to the total value of Pair or Set of items, the following extension of coverage will apply: in the event of total loss or damage to any article or articles that are part of a pair or set, the measure of the loss will be the entire value of the set as reflected on the valued inventory list.

16. Repairs: The Company shall be entitled at their sole discretion to repair any damaged article. But in no event will the Company's responsibility for repair costs be greater than the declared insured value of the item, or the actual repair costs, whichever is less.

17. Storage Extension: the cargo rates herein provide automatic extension of storage coverage while Assured's goods are in temporary storage, either prior to transit commencing or after the goods arrive at final destination confirmed in the insurance certificate, for up to ninety (90) days or part thereof. Extensions beyond this period must be approved by the Company, at rates per the attached rate schedule hereunder.

18. Subrogation Clause: The Company shall be subrogated to the extent of their payment for losses insured hereunder to all the Assured's rights of recovery against any person or organization, except the authorized MoveInsure affiliate who issued the certificate of insurance.

19. Claims Limits: The limit of the Company's liability for loss shall not exceed what it would cost to repair damaged property, or if damaged beyond repair, to replace the property with new items of comparable quality, nor the applicable limit of liability stated in the policy, or stated value on the certificate of insurance, whichever amount is less. Payment of claims will be in U.S. Dollars. The repair, replacement or cash allowance is at the Company's sole option. Claims will not be honored unless premium payment has been received by RLI Insurance Company.

20. Other Insurance: This insurance does not cover the extent of any other insurance, whether prior or subsequent hereto in 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.

21. 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.

22. Salvage: When replacement or declared value is paid for any item, the Company, at its sole option, will have the right to salvage the item.

23. Suit Against Company: No suit, action or proceeding against the Company for recovery of any claim shall be sustained unless commenced within one year from the date of the occurrence 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 Company or anyone else.

24. Evidence Clause: a. Acceptance by the Assured (or Assured's agent) of the shipment without written notation of specific visible damage or loss on the carrier's delivery documents at the time of delivery shall be evidence that the shipment has been delivered complete and in good order and condition for which no insurance claim shall result. The Company will have no liability for any loss or damage that is not specifically noted in writing on the transporter's delivery documents.

b. Any and all claims including those for concealed loss or damage must be reported to this Company within thirty (30) days of the goods arrival at destination as indicated in the certificate if a storage extension has been secured from the Company, within thirty (30) days of delivery from the storage facility. Failure to provide written notice of claim within thirty (30) days may, at the Company's sole discretion, void any claim.

COMPLETE POLICY TERMS AND CONDITIONS: The full and complete Terms and Conditions of the MoveInsure Inc. policy insured by RLI Insurance Company are available upon request.

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CONDITIONS: This insurance, in addition to the foregoing, is also subject to the following American Institute Cargo Clauses, current on date of shipment:

Basic Perils	Packages Totally Lost	Landing, Warehousing & Forwarding	Labels	Partial Loss
Basic Exclusions	Brands & Trademarks	Warehouse to Warehouse	Inchmaree	Bill of Lading, Etc
Both to Blame	Refused or Returned	Marine Extension Clauses	Machinery	
Craft, Etc.	General Average/Salvage	Consolidation/Deconsolidation	Explosion	
Deviation	Constructive Total Loss	Pollution Hazard/Deliberate Damage	Shore Perils	
Seaworthiness	South American Clause	Economic & Trade Sanctions	Sue & Labor	

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

F.C.&S. Warranty S.R.&C.C. Warranty Delay Warranty Nuclear/Radioactive Contamination Exclusion Warranty

SUBROGATION AND IMPAIRMENT OF RECOVERY: It is a condition of this Insurance that upon payment of any loss the Company shall be subrogated to all rights and claims against third parties arising out of such loss. In case of any agreement or act or omission by the Assured, prior or subsequent hereto, whereby any right of recovery of the Assured for loss of or damage to any property insured hereunder, against any Carrier or Bailee, is released, impaired or lost, which would on acceptance of abandonment or payment of a loss by this Company have inured to its benefit but for such agreement or act of omission, this Company shall not be bound to pay any loss, but its right to retain or recover the premium shall not be affected.

SUIT: No suit or action for the recovery of any claim arising under this Certificate shall be maintainable in any Court unless such suit or action shall have been commenced within one year from the date of the happening of the loss out of which the said claim arose; provided, however, that if, by the laws of State within which this Certificate is issued such limitation is invalid, then any such claim shall be void unless action is commenced within the shortest limit of time permitted by the laws of such State.

*Original must be produced when a claim is made, and surrendered on payment.
Space allotted for letter of credit information or additional insured notes or reference.*

<p>REGIONAL CLAIMS CONTACT DETAILS:</p> <p>REGION: Shipments to/within North, Central, South America W K Webster (Overseas) Ltd 80 Maiden Lane, Suite # 601, New York, NY 10038, USA Tel: (+1) 212 402 7472 (provides voicemail with "out-of-hours" instructions) Fax: (+1) 212 363 9726 Email: claims@moveinsure.com</p> <p>REGION: Shipments to/within EMEA (Europe, Middle East & Africa) W K Webster & Co Ltd Christopher House, Station Road, Sidcup, Kent, DA15 7BS, UK Tel: (+44) (0)20 8300 7744 Fax: (+44) (0)20 8309 1266 Email: claims@moveinsure.com</p> <p>REGION: Shipments to/within Far East / Asia Pacific (from and including India through to New Zealand and the Pacific Islands) W K Webster (International) Pte Ltd 139 Cecil Street, #10-00 Cecil House, Singapore, 069539 Tel: (+65) 6222 6022 Fax: (+65) 6225 0428 Email: claims@moveinsure.com</p> <hr/> <p>CLAIMS PROCEDURES</p> <p>To file a claim in the event of a loss: (1) Go to: www.moveinsure.com (2) Under "Manage My Policy" click on "File/View a Claim." (3) Enter your Email Address and Certificate Key to access our Secure Login. (4) Follow the instructions.</p> <p>ACTIONS TO BE TAKEN BY YOU</p> <p>(1) Upon delivery of your shipment, immediately inspect your items in the event that there is physical damage to them. (2) Any loss or damage found at the time of delivery must be recorded on the delivery receipt as an exception. You should set forth the condition of your shipment as specifically as possible. Be sure to keep a copy of the delivery receipt for your own claim file. If the loss or damage is not apparent at the time of taking delivery, give notice in writing to your Moving Provider and/or other transportation carriers that may be potentially responsible for the loss or damage of your shipment (e.g., Truck - Railroad - Air - Ocean) that delivered your shipment within 3 days of delivery. (3) Be sure to retain and protect the packing material of any damaged item for future inspection by a surveyor. (4) A separate claim should be filed against each such carrier to preserve your rights against those potentially responsible carriers. The written claim should set forth the loss or damage and demand that the carrier pay for such loss or damage. (5) Documentation required: See next column. (6) Note that the above procedures and documentation will normally be sufficient but specific circumstances may require additional action or documentation. Under all circumstances, you must always act promptly to reasonably and safely preserve and protect your shipment in order to protect your rights.</p>	<p>CLAIMS AGENT:</p> <p>W.K. Webster Ltd. 80 Maiden Lane, New York, New York, 10038 United States Tel: (+1) 212 269 8220 Fax: (+1) 212 363 9726 Email: claims@moveinsure.com</p> <hr/> <p>CLAIMS DOCUMENTATION</p> <p>(A) A copy of your valued itemized inventory list, if applicable. (B) A copy of your moving provider's packing list or weight notes (where applicable). (C) Delivery receipts, landing accounts, and/or similar documents as evidence of the condition and place of loss. (D) All original transit documentation - for example, bill of lading, airway-bill, as evidence of the contract of carriage. (E) Correspondence with moving providers and/or other transportation carriers (e.g., Truck - Railroad - Air - Ocean), suppliers, or other third parties associated with your shipment, holding them responsible for any loss or damage so that any subsequent recoveries can be sought from responsible parties. (F) Original certificate of insurance, as applicable. (G) Survey report, if applicable. (H) Any other documentation not detailed above relevant to the shipment and the loss.</p> <p>PLEASE NOTE: YOUR CLAIM AGAINST THIS COMPANY MAY BE PREJUDICED IF YOU FAIL TO PRESERVE ALL RIGHTS AGAINST THE PARTIES RESPONSIBLE FOR LOSS OR DAMAGE AND/OR FAIL TO PRESERVE AND SAFEGUARD YOUR SHIPMENT.</p> <hr/> <p>Additional claims assistance can be found by calling 1-800-444-0406, or by emailing new_claim@rlcorp.com</p> <p>Please always quote your policy number.</p>
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Policy No. CAR0100505	Certificate No. 123example
Issued Date: 01/01/2011	Shipment Date: 01/01/2011