

# **Pac Global Insurance Brokerage, Inc.**

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## **WORLDWIDE MARINE INSURANCE**

WORLD WIDE **ALL RISK** DOOR TO DOOR INSURANCE  
FOR HOUSEHOLD GOODS,  
PERSONAL EFFECTS AND PRIVATE AUTOMOBILES

# *Valued Inventory Worksheet*

The terms, conditions, exclusions, etc. of your insurance agreement  
are included in this set.

Please complete this application and return to:

### **Remember the following:**

- Take into consideration what your items will be worth at your new residence, not what they're worth before they're shipped.
- Please retain pink copy for your records and return all other copies to your mover before your shipment departs.
- Be sure to complete the form & sign the bottom portion of the application.

We hope you have a successful move without any damage. However, if you have problems, we'll work with you to get your problems resolved promptly and equitably.



Administered by: Pac Global Ins. Brokerage, Inc.  
898 Sepulveda Blvd., Suite 700  
El Segundo, CA 90245  
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**PAC GLOBAL INS. BROKERAGE, INC.**  
**WORLDWIDE MARINE INSURANCE**

We are known by the Companies we represent  
**GENERAL INFORMATION**

1. PAC GLOBAL INSURANCE BROKERAGE, INC. specializes in the administration of marine insurance programs. The insurance companies from which you are purchasing this insurance has designated Pac Global Insurance Brokerage, Inc. as their program administrator.

2. Your professional mover IS NOT an agent of Pac Global Insurance Brokerage, Inc. Any and all inquiries regarding the terms & conditions within shall be addressed to Pac Global (310) 277-8500.

3. You have entrusted your household goods & personal effects to a professional mover which will make every effort to deliver your belongings in the same condition as they were received, however your belongings may be exposed to risks over which your mover has no control. To protect your interests we highly suggest you purchase "All Risk" Door to Door insurance.

4. With this insurance protection, your belongings will be insured against "All Risk" of physical loss or damage from any external cause. NOTE THERE ARE SEVERAL SPECIFIC EXCLUSIONS IN THIS COVERAGE WHICH ARE SPECIFIED IN THE TERMS & CONDITIONS WITHIN. Your property will be covered from the time it enters the custody of the mover, until it arrives at your new residence.

REMEMBER MOVING PROFESSIONALS LIMIT THEIR LIABILITY FOR ALL SERVICES RENDERED.

5. Your Household Goods will remain insured at the movers warehouse for up to 60 days at no extra charge. SHOULD YOUR HOUSEHOLD GOODS REMAIN IN STORE LONGER, IT WILL BE YOUR RESPONSIBILITY TO EXTEND COVERAGE UP TO THE TIME THEY ARE RELEASED. THE STORAGE EXTENSION FORM IS ATTACHED TO YOUR DECLARATION OF INSURANCE.

6. Your Declaration of Insurance will be supplied to you by your moving professional following the receipt or application of insurance.

The Declaration of Insurance is evidence of insurance, including instructions on filing a claim.

YOUR ACCURATE COMPLETION OF THE APPLICATION IS THE MOST IMPORTANT PART OF THE INSURANCE PROCESS, AND PROPER INVENTORY VALUATION WILL ASSURE PROPER COVERAGE OF YOUR HOUSEHOLD GOODS.

7. Our vast experience administrating cargo insurance has demonstrated to us and our valued clients that insuring your goods for their full replacement value at destination supported by a complete valued inventory will be the best way to assure proper coverage. WE STRONGLY WARN YOU TO REVIEW THE "100% CO-INSURANCE CLAUSE" & "THE HIGH VALUE ITEMS CLAUSE." Establish real value on your belongings so compensation, if necessary is adequate.

If you are not able to provide a full detailed inventory list, you can still apply for insurance coverage based on net weight. The insurance coverage will be valued at USD8.00 per US pound. AGAIN WE ENCOURAGE YOU TO REVIEW THE TERMS & CONDITIONS WITHIN.

High Value Items such as art objects, antiques, crystals, valuable carpets, etc. valued at USD500 or more per item or set MUST be individually listed and valued.

8. If you have separate shipments, such as one by air and one by sea, or one to remain in storage each transit must be separately insured.

9. Once you have completed the application, please return it to your mover, and arrange for payment of the premium. Your professional Mover will then prepare the Declaration of Insurance which in turn will be provided to you.

10. In the event of a claim, please refer to the Claims Reporting Procedures attached to your Declaration of Insurance. Compliance with ALL the requirements will effect the settlement of your claim.

IT SHOULD BE CLEARLY UNDERSTOOD THAT IN THE EVENT OF ANY ERROR IN THE PRINTING OF THIS APPLICATION WHICH IS IN CONFLICT WITH THE SPECIFIED TERMS & CONDITIONS ON THE DECLARATION OF INSURANCE, THE DECLARATION OF INSURANCE WOULD PREVAIL.

**BEST WISHES TO YOU IN YOUR NEW HOME.**

**PAC GLOBAL INSURANCE BROKERAGE, INC.**

# TERMS AND CONDITIONS

**CAUTION: BE SURE YOU READ AND UNDERSTAND IT AND COMPLY WITH ALL TERMS AND CONDITIONS. FAILURE TO COMPLY WITH ANY OF THE TERMS AND CONDITIONS MAY RESULT IN REDUCTION OF THE RECOVERABLE AMOUNT OR COULD INVALIDATE THE POLICY ENTIRELY.**

**INTEREST INSURED:** Household goods and personal effects, private car, mobile home or motorcycle – used for the private purpose of the Insured only, as per declaration/inventory submitted by the Insured, forming the basis of insurance under this Policy.

**SCOPE OF COVER:** Always subject to the due premium having been paid and the funds collected and subject to all terms and conditions of this Policy – new and/or used household goods and personal effects, under deck, are insured against ALL RISKS of direct physical loss or damage from any external cause, irrespective of percentage (Current American Institute Cargo Clause, including "War Risk" Extension clauses), including General Average and Salvage Charges, and transshipment, if involved. War Risk Insurance shall be subject only to current London Institute Radioactive Contamination Clause and not the related U.S.A. Endorsement attached thereto. Shipments on deck of ocean vessel subject to an "On Deck" Bill of Lading are warranted free of particular average unless caused by the stranding, sinking, burning or collision of the vessel; but to pay the insured value of any merchandise and goods jettisoned or washed overboard, irrespective of percentage. Containerized shipments on deck are insured per above "All Risk" clauses.

**METHOD OF TRANSIT:** Per approved vessel and/or truck and/or steamer and/or air carrier and/or held covered and/or conveyances. Date of dispatch to be declared as soon as practicable to Insurer or its representative with the following details: name of vessel, voyage number, date of sailing and/or date of arrival.

**WAR RISK EXCLUSION CLAUSE:** This Policy does not cover loss or damage, if any act or event, out of or in the course of which such loss or damage arises, constitutes or is a part of or is committed or happens whether directly or indirectly by reasons of, or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, martial law, or the act of any lawfully constituted Authority, and in any claim, and in any action, suit or other proceedings to enforce a claim for loss or damage under this Policy, the burden of proving that the loss or damage does not fall within this clause shall be upon the Insured.

**Freight Forwarder Not Insurance Agent:** By arranging cargo insurance as provided under 46CFR15.2, the freight forwarder is neither an agent of the Underwriter, nor authorized to make any representation what so ever concerning coverage under this policy. All questions concerning coverage shall be directed exclusively to Pac Global insurance Brokerage, Inc.

**R.A.C.E. CLAUSE:** This Insurance is subject also to the Current London Institute Radioactive Contamination Exclusion Clause and related U.S.A. Endorsement.

## TERRITORIAL CONDITIONS:

- A. Coverage is to apply from such time as packing shall commence at origin residence and be continuous during normal course of transit until unpacking is completed at destination residence provided that all other Terms and Conditions of this Policy are met.
- B. Coverage at warehouse of Country of origin is provided for up to 30 days, and for up to 30 days after arrival at warehouse of final destination, warranted that the property is stored in enclosed protected warehouses.
- C. Storage coverage extensions may be granted subject to prior written notice and payment of additional premiums to Pac Global, as per the attached Storage Extension Request Form, forming part of this Policy. Extension is subject to approval of and validation by Pac Global Insurance Brokerage, Inc.

## CONDITIONS AND EXCLUSIONS:

1. **100% Co-Insurance Clause:** The Insured shall at all times maintain insurance on 100% value of his shipment to the extent of the actual cash value at destination (replacement cost less normal depreciation) or to the extent of the replacement cost at destination (replacement value at today's replacement cost), at the time of loss or damage and failure to do so, the Insured shall to the extent of such deficit, bear his portion or their portion of any loss or damage including labor charges.
2. **Valuation Clause:** The personal and household effects insured hereunder must be valued either: At the replacement cost at destination as supported by a complete valued inventory or at a minimum of \$8 times the net weight of the shipment in pounds. Coverage requires that High Value Items be specifically declared and valued. The settlement based on full replacement value insurance will be the lesser of repair costs replacement value or as stated on the valued inventory. This company reserves the right to replace the damaged or missing items with items of like kind and quality.
3. **Agreed Value Clause:** Notwithstanding anything to the contrary herein, it is hereby declared and agreed that in case of a claim arising in respect of all or any item or items appearing on the Declaration/Inventory list, the value reflected against such item or items shall not be regarded as an agreed value between the Insurer and the Insured, notwithstanding that a Certificate of Insurance has been issued in respect of the total amount or amounts of such Declaration/Inventory. The actual value and amount recoverable in respect of each and every item lost or damaged will have to be provided by the Insured to the Insurer – the maximum amount recoverable being the sum insured or the replacement value at destination, whichever is the lower.
4. **High Value Items Clause:** High Value Item and/or Items not normally shipped in a household goods shipment and valued at over \$500.00 per item or set must be specifically declared and valued prior to issuance of the Certificate. Failure to comply with the requirements will limit recovery to a maximum of \$500.00 per item or set. High Value Items are defined as, but not limited to the following: Antiques, objects of art, valuable carpets, furs, china, crystals, silver and gold items, firearms, collection of records, tapes, pictures, paintings and other like goods.
5. **Pairs and Sets Clause:** Where any insured item consists of articles in a pair or set, this Policy is not to pay more than the value of any particular part or parts, which may be lost or damaged, without reference to any special value, which such article or articles may have as part of such pair or set, nor more than a proportionate part of such pair or set.
6. **Percentage Of Glass, Etc.:** Warranted that maximum percentage of Glass, China, Marble, Earthenware and the like does not exceed 15% of the total sum insured, or H/C. The foregoing does not apply if loss or damage is caused directly from stranding, sinking, or collision of the Vessel or collision or overturn of transporting land conveyance. The foregoing does not apply if such articles were professionally packed.
7. **Repair and Replacement Clause:** The insurer shall be entitled at its sole option to replace, with like kind and quality, or repair any article damaged (whether wholly or in part), or to pay cash, in

any event not exceeding the insured value thereof. Always provided that in the event of replacement or cash payment for actual or constructive total damage, the item is surrendered to and becomes the property of the Insurer.

8. **Depreciation:** Underwriter's liability is restricted to the reasonable cost of repair and no claim is to attach hereto for depreciation consequent thereon.
9. **General Average and Salvage Charges:** General Average and Salvage Charges payable as provided in the contract of airfreightment. For the purpose of claims for general average contribution and salvage charges recoverable hereunder the subject matter insured shall be deemed to be insured for its full contributory value. General average deposits only payable on General Average deposits receipts.
10. **Other Insurance:** This insurance does not cover to the extent of any other insurance, whether prior to subsequent hereto in date and by whomsoever effected directly or indirectly covering the same property, and the Underwriters shall be liable for loss or damage only for the excess value beyond the amount due from such other insurance.
11. **EXCLUSIONS:** The following claims are excluded:
  - A. Marring, scratching, chipping and denting of used electrical appliances and used furniture. \*This exclusion will be deleted if a "Statement of Condition" is reflected on the packing list or assured's inventory list signed by both the mover's agent and the insured.
  - B. Loss or damage due to mechanical, electrical or electronic derangement unless insured item is otherwise damaged, and/or mechanical defects otherwise covered by a manufacturer's warranty.
  - C. Loss or damage due to mold, vermin, moth, wear and tear and gradual deterioration, termites, rodents, inherent vice, rust, or seizure or confiscation by authorities, consequential loss or damage.
  - D. Climatic Conditions Clause – loss or damage by climatic conditions or extremes of temperature.
  - E. Owner Packed Effects – breakage, scratches denting, marring, chapping, staining and tearing of owner packed effects, including trunks, suitcases and the like. Also excluding claims for missing items unless a valued list of contents is supplied by owner prior to commencement of transit.
  - F. Loss of or damage to cash, notes, stamps, coins, deeds, tickets, traveler's cheques, jewelry, watches, trinkets or similar valuable articles.
  - G. Loss, damage or expense caused by insufficiency or unsuitability of packaging or preparation of the goods for shipment (for purposes of this Clause "packing" shall be deemed to include storage in a shipping container or lift van).
12. **SUIT TIME AGAINST THE UNDERWRITER:** No suit or action against the Underwriters for recovery of any claim by virtue of this insurance shall be sustained in any Court of Law, Equity or Arbitration unless commenced within (1) year from the time loss occurred, or, if such limitation is not valid by the law of the place where the policy is issued, within the shortest contractual period of limitation provided by such law. All such suits when timely filed shall be resolved in mandatory arbitration pursuant to rules of the American Arbitration Association, if in the U.S.; or rules of the International Chamber of Commerce, if elsewhere.

## AUTOMOBILES, MOTORCYCLES AND MOBILE HOMES

Coverage is to apply from the time the vehicle is given into the custody of the freight forwarder or steamship company, for up to 60 days whilst stored at warehouse of origin, and continues until the vehicle is delivered to the point of final destination, and whilst stored for up to 30 days only at warehouse of destination, always provided that it is not operated under its own power for the whole period defined above, unless:

Operation under own power occurs whilst on premises of loading or unloading port, and

subject to the following exclusions/conditions:

- A. Vehicle to be loaded on board vessel in strict compliance with all safety measures of carriage.
- B. Excluding all third party risks whilst being driven under own power and this insurance does not cover any damages, injury or liability to third party under any law requiring vehicles to be insured against third party risks or liability.
- C. Scratching, denting or marring of automobile or motorcycle or mobile home unless the freight forwarder and the owner of the automobile or motorcycle or mobile home both agree and sign a "Certificate of Condition", or a similar document, stating the condition of the automobile or motorcycle or mobile home at the time the same entered the custody of the freight forwarder or steamship company, noting all defects, if any.
- D. Coverage in respect of non-factory installed accessories or removable items on automobile or motorcycle or mobile home unless specified.
- E. Any coverage whilst on deck specifically excluded:

Apart of the specific conditions mentioned above, coverage in respect to automobiles, motorcycles or mobile homes is subject to the general terms and conditions of the Policy, where they do not conflict with the specific conditions.

## INSURANCE CHARGES CLAUSE:

Premium accrued and not received by Pac Global Insurance Brokerage, Inc. for coverage noted within this declaration shall be void in conjunction to such stated coverage declared within- in accordance with policy terms and conditions. Payment to any party other than Pac Global Insurance Brokerage, Inc. is not considered payment to Pac Global Insurance.

## PROCEDURE OF CLAIM:

There are definite time limitations for claim submission, review the Claims Reporting Procedure Form attached to this declaration. Immediate notice must be given to Pac Global Insurance Brokerage, Inc. at the address shown on the face of this declaration. Failure to give notice to Pac Global Insurance Brokerage within 45 days after delivery of the shipment will void coverage. Further it is mandatory for all supporting documents to be provided in a timely fashion not to exceed 90 days from the first notice.

**Note:** The Insured or his Agent are recommended to make themselves familiar with the regulations of the Port Authorities at the port of discharge. Any claim under this insurance should be submitted without delay, accompanied by all correspondence with Carriers and other parties regarding their liability.

INSURED	ORIGIN CITY, COUNTRY	DATE PACKED	PACKED IN: INDIVIDUAL CONTAINER WOODEN CONTAINER <input type="checkbox"/>
DESTINATION: (COMPLETE ADDRESS)		MOVING BY (CHECK)	SEA <input type="checkbox"/> AIR <input type="checkbox"/>

**DECLARATION NOTE:** Declare the Replacement Value of all items in your shipment below or submit your own legible listing of items and their replacement cost at destination. Insure your shipment accordingly as it will be co-insured if adequate protection has not been secured.

**ITEMS NOT DECLARED AND VALUED ARE NOT INSURED**

High Value Items valued at over **\$500.00** per item or set **MUST BE SPECIFICALLY DECLARED AND VALUED** on a SEPARATE SHEET. High Value Items are defined as, but not limited to the following: antiques, objects of art, valuable carpets, furs, china, crystals, silver and gold articles, firearms, collections of records, tapes and other like goods.

A. LIVING ROOM:			E. LINEN/CLOTHING:			H. BEDROOM N. 1 (Master):			L. MISCELLANEOUS:		
ARTICLE	QTY.	REPLAC. COST	ARTICLE	QTY.	REPLAC. COST	ARTICLE	QTY.	REPLAC. COST	ARTICLE	QTY.	REPLAC. COST
Sofa(s)			Coat(s)/Jackets			Chair(s)			Typewriter(s)		
Chair(s) - Ottomans			Suit(s)			Bed(s)			Clocks		
Lamp(s) & Shade(s)			Dresses			Night table(s)			Eric-a-brac		
Table(s)			Sport Coat(s)			Dress. table/Vanity			Baskets, Plant Holders		
Radio			Slack(s)			Bench			Toys & Games		
Record Player/Stereo			Sweater(s)			Chest & Drawers			Food		
TV(s), Video Recorder			Blouse(s)			Mirror(s)			Liquor		
Rug(s) & Carpet(s) *			Skirt(s)			Rug(s) *			Wine		
Desk			Shirt(s)			Lamps			Sewing Machine		
Curtains & Drapes			Sleepwear			Curtains & Drapes			Sewing Supplies		
Piano or Other Musical Inst.			Shoes			Bookcase(s)			Cutting Table		
Tape Deck/Recorder			Boots			Desk(s)			Sports Equip.		
Bookcase/Room Divider			Hosiery/Socks			Armoire/Wardrobe			Pictures/Paintings *		
<b>B. DINING ROOM</b>			Ties/Scarves			Other			Cameras/Lens		
Table			Underwear			<b>I. BEDROOM No. 2</b>			Misc. Camera Equip.*		
Chair(s)			Lingerie			Chair(s)			Projectors		
China Closet			Sportswear			Bed(s)			Books/Records/Tapes/Film *		
Buffet						Night table(s)			Fireplace Equipment		
Serving Table/Tea Cart			Sheet(s)			Dress. table/Vanity			Bicycles		
Lamps & Chandeliers *			Pillow Cases			Mirror(s)			<b>M. OTHER (SPECIFY)</b>		
Rug(s) & Carpets *			Spread(s)			Rug(s) *					
Curtains & Drapes			Quilt(s)			Lamp(s)					
Mirrors			Blanket(s)			Bookcases					
Table Linens/			Other			Desk(s)					
Accessories			<b>F. BASEMENT &amp; GARAGE:</b>			Chest & Drawers					
<b>C. KITCHEN:</b>			(Excluding Car)			Curtains & Drapes					
Step Stool			Workbench			Armoire/Wardrobe					
Dinette Set			Tools:			<b>J. BEDROOM No. 3</b>					
Elec. Appliances						Chair(s)					
Cabinets/Tables						Bed(s)					
Kitchen Linens & Curtains						Night table(s)					
Dishwasher			Lawn Mower			Dresser/Vanity			<b>COLUMN SUB-TOTAL</b>		
Oven/Range			Garden Tools			Mirror(s)			<b>TOTAL HOUSEHOLD GOODS</b>		
Microwave			Furniture (Patio)			Rug(s) *					
Refrigerator/Freezer			Luggage/Trunks			Lamp(s)			<b>TOTAL HIGH VALUE ITEMS</b> as per attached declaration		
Utensils/Cutlery			Washing Machine			Desk(s)					
Pots and Pans			Ironer/ironing Board			Curtains & Drapes			<b>AUTOMOBILE:</b> Yr./Make: Serial No.: Replac. Cost at Dest.: Non-Factory Installed Auto Accessories Must Be Separately Listed & Valued		
Bowls, Trays, Etc.			Clothes Dryer			Bookcases					
Dishes			Other			Desks			<b>TOTAL AUTOMOBILE</b>		
Other			<b>G. BATHROOMS:</b>			Armoire/Wardrobe					
<b>D. CHINA, CRYSTAL, MARBLE, GLASS, ETC. *</b>			Rugs, Toilet Covers			Other			<b>GRAND TOTAL</b>		
(not to exceed 15% of the total sum insured)			Toilet Articles/Medical Supplies			<b>K. DEN/FAMILY ROOM:</b>					
			Towels, Etc.			Chair(s)					
			Clothes Hamper			Curtains & Drapes					
			Trash Can			Sofa					
<b>SILVER:*</b>			Cabinets, Shelves, Mirrors			Table(s)					
			Razors, Hair Dryers			Lamp(s)					
			Misc.			Rug(s) & Carpeting *					
						Desk					
						Bookcase(s)					
<b>COLUMN SUB-TOTAL</b>			<b>COLUMN SUB-TOTAL</b>			<b>COLUMN SUB-TOTAL</b>					

\*Items valued at over \$500 per item/set must be listed as High Value Items on a separate sheet.

Please insure my shipment for \$ \_\_\_\_\_ which is the estimated replacement cost at destination of everything that I wish to insure in my shipment. By accepting this Valued Inventory List, I am verifying that it is true and authorize Pac Global Insurance Brokerage, Inc. to insure my households goods and personal effects subject to the Terms & Conditions of the Policy.

\_\_\_\_\_ I have read the Terms & Conditions and have prepared a complete valued inventory and this is the basis of my insurance valuation.

\_\_\_\_\_ I have read the Terms and Conditions and have selected the lump sum option and have not provided a complete valued inventory. I have, however, valued certain items as required by the policy. If I have not valued these items, I understand that they are not insured for Full Replacement Value.

**Please retain pink copy for your records and return all other copies to your Freight Forwarder.**

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_