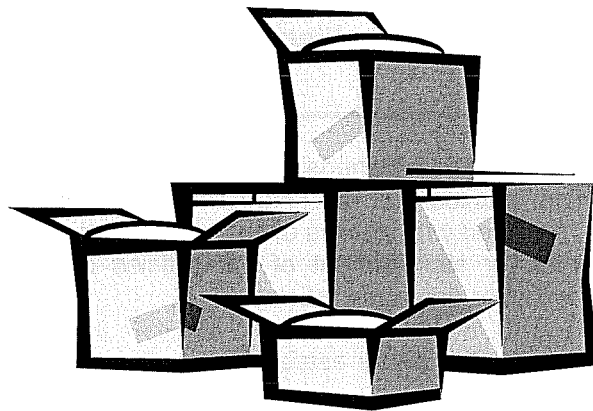


Here's what you need to know about  
Placing a Value on Your Household Goods Shipment  
Before You Move



***Your mover has given you this brochure to explain  
what you must do to place a value  
on your interstate household goods shipment.***

***If you have questions after reading this brochure,  
ask your mover for more information.***

## **PLACING A VALUE ON YOUR SHIPMENT**

The contract that you will sign with your mover provides two (2) options for placing a value on your shipment. The value that you select sets the limit of your mover's maximum liability for loss or damage to your goods. These optional levels of liability are **not** insurance agreements that are governed by state insurance laws, but instead are authorized under Released Rates Orders of the Surface Transportation Board of the U.S. Department of Transportation.

**Before you sign the contract (bill of lading) with your mover, you must decide how much your articles are worth and declare a value for your shipment.**

### **Option 1 - Full (Replacement) Value Protection:**

**Full Value Protection with \$0 Deductible is the default coverage for all household good shipments. If you do not make a valuation declaration, you will receive Full (Replacement) Value Protection with \$0 Deductible in an amount equal to \$5.00 per pound times the weight of your shipment, the cost of which will be included in your final charges.**

Full Value Protection is the most comprehensive plan available for protection of your goods. When you select this option, articles that are lost, damaged or destroyed will, at the mover's option, be either repaired, replaced with articles of like kind and quality, or a cash settlement will be made for the repairs or for replacement of the articles at their current market value, regardless of the age of the lost or damaged articles.

Under this option, you have two choices for establishing your mover's maximum liability on your shipment:

- 1) You can declare a value based on the weight of your shipment times an amount of not less than \$5.00 per pound, or
- 2) You can declare a higher lump sum amount (for example, \$30,000).

The value you declare on your shipment must be at least equal to the weight of your shipment multiplied by \$5.00 per pound, subject to a minimum declaration of \$5,000. For example, if your shipment weighs 5,000 pounds, the minimum value that you must declare is \$25,000 (5,000 pounds multiplied by \$5.00 per pound). You can also choose a higher lump sum amount based on your estimate of what it would cost to replace all of your shipment.

Under **Option 1**, your mover is also permitted to limit its liability for loss or damage to **articles that have an extraordinary value**, unless you specifically list these articles on the **Inventory of Items Valued in Excess of \$100 Per Pound Per Article** form. An article of extraordinary value is any item whose value exceeds \$100 per pound. Ask your mover for a complete explanation of this limitation of liability before you move. It is your responsibility to study these provisions carefully and to make the necessary declaration.

When storage-in-transit is provided (either at origin or destination), an additional valuation charge applies for the time your shipment (or portion thereof) is in storage under Option 1.

## **Option 2 – Alternative Level of Liability - Released Value of 60 Cents Per Pound Per Article:**

**To receive this Alternative Level of Liability, you must waive, in writing, Full (Replacement) Value Protection coverage, as explained in Option 1.**

The alternative level of liability for released value of \$0.60 per pound per article is the most economical option available. This level of protection is provided at no additional cost; however, it only provides **minimal** protection. Under this option, the mover assumes liability for no more than 60 cents per pound per article for loss or damage. This means that claims are settled based on the weight of the individual article(s) multiplied by 60 cents. For example, if a 10-pound stereo component valued at \$1,000 were lost or destroyed, your mover would be liable for no more than \$6.00 (10 pounds multiplied by 60 cents).

Obviously, you should think carefully before agreeing to such an arrangement. This valuation option is **considerably less** than the typical value of household goods. There is no additional cost for this minimal protection and you **must** make a specific statement on the bill of lading agreeing to it.

When you select **Option 2**, you may wish to obtain separate liability insurance from a third-party insurance company. This is **not** valuation coverage governed by Federal law, but optional insurance that is regulated under State law. If you elect to purchase this separate coverage, in the event of loss or damage, the mover is liable only for an amount not exceeding 60 cents per pound per article, and the balance of the loss is recoverable from the insurance company up to the amount of insurance purchased. **Your mover, and its agents do not offer insurance coverage. If you are interested in obtaining third-party insurance coverage, please consult with your insurance representative.**



**One** - Read the Declaration and evaluate your needs.

**Two** - Declare a specific valuation.

**A. To select Option 1 - Full (Replacement) Value Protection**, write on Line ① either:

- 1) **A per pound amount which cannot be less than \$5.00 per pound**, or
- 2) **A higher lump sum dollar amount** (for example, "\$30,000").

An additional charge applies when you select this option, but this higher level of valuation is much more likely to cover the value of your entire shipment and all of the articles included in your shipment.

When you select Option 1, **you must also choose one of the three deductible levels of coverage**. To do so, you must initial on:

- Line ② to select **No** Deductible, or
- Line ③ for a **\$250** Deductible, or
- Line ④ for a **\$500** Deductible.

**B. To select Option 2 – Alternative Level of Liability - Released Value of 60 Cents Per Pound Per Article**, write the words "**60¢ per pound**" on Line ⑤.

Remember, this Option is provided at no additional charge; however, the protection provided by this option is **considerably less** than the average value of typical household goods, and you should understand that any recovery from your mover for loss or damage will be nominal.

**Three** - You must SIGN and DATE the DECLARATION OF VALUE on Lines ⑥ and ⑦.

**Four** - Your mover has special provisions that limit its liability for articles of extraordinary value (any item whose value is greater than \$100 per pound, for example, jewelry, silverware, china, furs, antiques, oriental rugs, and computer software), you should also **sign and date** the **Extraordinary Value Declaration** on Lines ⑧ and ⑨ to verify that you advised the mover that such articles will be included in your shipment. If you fail to advise your mover of such articles in your shipment, the mover's liability will be limited to no more than \$100 per pound.

**Five** - Be certain that you understand the material contained in this brochure and if you do not, ask your mover for more information.

**KEEP IN MIND: If you do not make a valuation declaration, you will receive Full (Replacement) Value Protection with \$0 Deductible in an amount equal to \$5.00 per pound times the weight of your shipment, the cost of which WILL BE included in your final charges.**

# FULL VALUE PROTECTION

(Effective: 01/01/06)

If <u>\$5.00</u> Times the Weight OR If the <u>Lump Sum</u> Amount Is:			Then the MAXIMUM Valuation Is:	Option "A" \$0 Deductible Charge		Option "B" \$250 Deductible Charge		Option "C" \$500 Deductible Charge	
\$1	to	\$5,000	<b>\$5,000</b>	\$103	**\$206	\$72	**\$144	\$57	**\$114
\$5,001	to	\$10,000	<b>\$10,000</b>	\$158	**\$316	\$111	**\$222	\$87	**\$174
\$10,001	to	\$15,000	<b>\$15,000</b>	\$191	**\$382	\$135	**\$270	\$105	**\$210
\$15,001	to	\$20,000	<b>\$20,000</b>	\$223	**\$446	\$156	**\$312	\$123	**\$246
\$20,001	to	\$25,000	<b>\$25,000</b>	\$266	**\$532	\$187	**\$374	\$147	**\$294
\$25,001	to	\$30,000	<b>\$30,000</b>	\$316	**\$632	\$221	**\$442	\$174	**\$348
\$30,001	to	\$35,000	<b>\$35,000</b>	\$365	**\$730	\$256	**\$512	\$201	**\$402
\$35,001	to	\$40,000	<b>\$40,000</b>	\$414	**\$828	\$291	**\$582	\$228	**\$456
\$40,001	to	\$50,000	<b>\$50,000</b>	\$468	**\$936	\$327	**\$654	\$261	**\$522
\$50,001	to	\$60,000	<b>\$60,000</b>	\$539	**\$1,078	\$377	**\$754	\$310	**\$620
\$60,001	to	\$75,000	<b>\$75,000</b>	\$621	**\$1,242	\$447	**\$894	\$381	**\$762
\$75,001	to	\$100,000	<b>\$100,000</b>	\$768	**\$1,536	\$593	**\$1,186	\$501	**\$1,002
\$100,001	to	\$125,000	<b>\$125,000</b>	\$915	**\$1,830	\$734	**\$1,468	\$626	**\$1,252
\$125,001	to	\$150,000	<b>\$150,000</b>	\$1,029	**\$2,058	\$865	**\$1,730	\$740	**\$1,480
\$150,001	to	\$175,000	<b>\$175,000</b>	\$1,181	**\$2,362	\$1,008	**\$2,016	\$855	**\$1,710
\$175,001	to	\$200,000	<b>\$200,000</b>	\$1,345	**\$2,690	\$1,143	**\$2,286	\$968	**\$1,936
\$200,001	to	\$225,000	<b>\$225,000</b>	\$1,496	**\$2,992	\$1,279	**\$2,558	\$1,078	**\$2,156
\$225,001	to	\$250,000	<b>\$250,000</b>	\$1,634	**\$3,268	\$1,416	**\$2,832	\$1,197	**\$2,394
\$250,001	&	Over	(See Note)	\$.64 per \$100	**\$1.28 per \$100	\$.56 per \$100	**\$1.12 per \$100	\$.47 per \$100	**\$.94 per \$100

**\*\*This charge applicable only to shipments transported TO or FROM points in Alaska.**

**NOTE:** The charge for a maximum valuation exceeding \$250,000 shall be the *applicable charge for the first \$250,000* of declared or released valuation **PLUS** the stated additional rate per \$100 (or fraction thereof) for the amount of valuation in excess of \$250,000.