

UNIRISC

Named Perils Program

Transit Insurance
Information & Application
Replacement Cost Insurance

UNDERWRITTEN BY INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

Insurance for Household Goods, Personal Effects and Private Passenger
Automobiles
Moving by Land, Sea or Air

International Van Lines

IMPORTANT: Complete this application and return it to International Van Lines PRIOR to move day. Please make sure you send this with your final value as once a certificate has been issued, we may not make any chances.

ABOUT THE NAMED PERILS PROGRAM TRANSIT INSURANCE

We are pleased to offer you insurance for your personal belongings in the form of the Named Perils Program which is administered by International Van Lines in cooperation with UNIRISC. This Information & Application booklet provides important information about the insurance program and the decisions you should make.

International Van Lines is a dedicated professional but can't guarantee a move without incident that could result in loss of, or damage to your property. We encourage you to consider the benefits of insuring your personal belonging. This insurance does not insure International Van Lines or guarantee your contracted service with them. Service issues such as delayed pick up or delivery must be handled between you and the mover. We cannot assist you with service issues. This insurance protects your household goods, personal effects and private passenger autos, against Catastrophic loss due to a peril as outlined in the Terms and Conditions while in the care, custody and control of International Van Lines or their assigned agents. They can assist you with securing insurance through UNIRISC, but they are not insurance agents of UNIRISC. They are not qualified to interpret the coverage, and are not authorized to change or modify any term or condition.

WHAT IS NAMED PERILS INSURANCE?

Household Goods, Personal Effects and Vehicle Coverage limited to Loss and/or Damage ONLY when Loss/Damage is a direct result of the following "named perils":

Goods by Air: Loss and/or damage caused by fire, lightning, cyclones or tornadoes, or aircraft crash or theft of the entire shipment.

Goods by Sea: Loss and/or damage caused by stranding, sinking, burning or collision of the vessel, faults or errors in the management of the vessel, bursting of boilers, latent defect in hull or machinery, jettison of the cargo, barratry or explosion or theft of the entire shipment.

Goods by Land: Loss and/or damage caused by collision, upset or overturn of the transporting conveyance, derailment, fire, lightning, sling loss, flood (rising of navigable waters), collapse or subsidence of docks, earthquake, cyclones/hurricanes, or sprinkler leakage or theft of the entire shipment.

Vehicles: Vehicles moving under the Named Perils Program are limited to private passenger automobiles, including pick-up trucks and vans up to one-ton capacity.

Excludes: Commercial, step vans, tractors, emergency, custom, modified or high performance, antique or classic, home built or kit cars, motor homes or campers, vehicle driven under its own power.

Named Perils Insurance is strongly suggested for shipments that are Packed by Owner (PBO).

Application for The Named Perils Program Transit Insurance

Name	Pack Date
Origin Street Address	Origin City, State, Country, Zip
Destination Street Address	Destination City, State, Cntry, Zip
Home Email Address	Office Email Address
Moving By (circle one)	Land Sea Air

Named Perils – Total Loss

****No Valued Inventory Needed**

 Named Perils Coverage

Total value of all itemized personal effects (the entire shipment from the valued inventory)	_____
Total Vehicles (from the valued inventory)	_____
Grand Total	_____

 I have declined transit insurance for my shipment

I have had explained to me the key features and benefits of this product. I have read the Terms and Conditions. I understand that these shall form the basis of the proposed contract between myself, UNIRISC and their Underwriters. I also understand that the Mover/Forwarder is acting on my behalf in securing this coverage, but they are not agents of UNIRISC and have no authority to change any condition of coverage.

Signature _____ Date: _____

UNIRISC

NAMED PERILS – TERMS AND CONDITIONS UNDERWRITTEN BY INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

NO DEDUCTIBLE. HOUSEHOLD GOODS/PERSONAL EFFECTS AND VEHICLE COVERAGE FOR LOSS AND/OR DAMAGE ONLY WHEN LOSS/DAMAGE IS A DIRECT RESULT OF:

- ❖ **GOODS BY AIR:** Loss and/or damage caused by fire, lightning, cyclones or tornados, or aircraft crash.
- ❖ **GOOD BY SEA:** Loss and/or damage caused by stranding, sinking, burning or collision of the vessel, faults or errors in the management of the vessel, bursting of boilers, latent defect in hull or machinery, jettison of the cargo, barratry or explosion.
- ❖ **GOODS BY LAND:** Loss and/or damage caused by collision, upset or overturn of the transporting conveyance, derailment, fire, lightning, sling loss, flood (rising of navigable waters), collapse or subsidence of docks, earthquakes, cyclones/hurricanes or sprinkler leakage.
- ❖ **VEHICLES:** Vehicles moving under the certificate are limited to private passenger automobiles, including pick-up trucks and vans up to one-ton capacity. Excludes: commercial, step vans, tractors, emergency, custom, modified or high performance, antique or classic, home built or kit cars, motor homes or campers, vehicle driven under its own power.

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/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: Claim must be submitted to UNIRISC within 45 days of shipment's arrival at destination. Contact UNIRISC for a claim form.

PAYMENT OF PREMIUM: Where the named insured has not paid premium directly to UNIRISC, any party receiving premium for the named insured is construed as the insured's agent for payment of said premium. Failure of UNIRISC to receive such premium will void any insurance coverage. Claims will not be honored unless premium has been paid to UNIRISC.

DUTY/BURDEN OF INSURED: The burden of proof of loss/damage as a direct result of one of the named perils is the responsibility of the insured.

AMOUNT OF INSURANCE OR LIMIT OF LIABILITY:

- The Company shall not be liable for more than the amount of insurance shown on the face of the certificate; no betterment allowed.
- The Insurance Company may require proof of value and proof of shipment of any item claimed.
- Payment of claims will be in U.S. Dollars.

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

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 written consent of this Insurance Company.

UNIRISC, 2000 N.14TH ST. SUITE 500, ARLINGTON, VA 22201