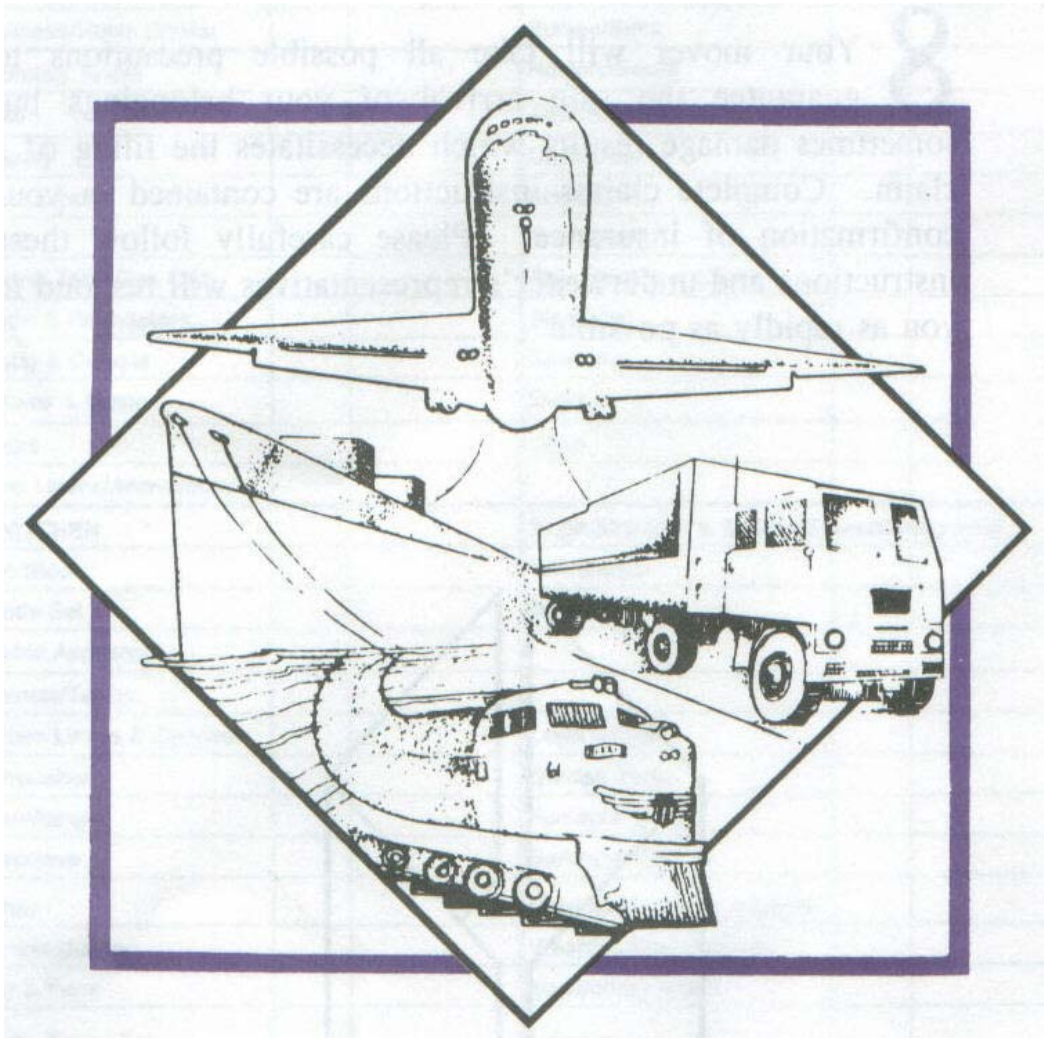


# UniGroup Worldwide UTS

One Worldwide Drive • St. Louis, Missouri 63026 • USA

Phone: 1-800-325-3924 • Fax: 636-325-0307 • Website: [www.unigroupworldwide.com](http://www.unigroupworldwide.com)

## Extended Protection Program



Protection for Your Personal Property  
Moving by Land, Sea and/or Air.

Declared Value, Replacement Cost Protection.

Complete the Application for Protection form herein  
and return it to us.

Administered by:

**WILLIS RELOCATION RISK GROUP**

Suite 300, 2810 Old Lee Highway, Fairfax,  
Virginia 22031-4376, USA

Phone: 703-573-8010 or 800-443-3360

Fax: 703-573-8050

Email: [WRRGroup@WILLIS.COM](mailto:WRRGroup@WILLIS.COM)

Website: [www.willisrelocationrisk.com](http://www.willisrelocationrisk.com)



# ABOUT THIS EXTENDED PROTECTION PROGRAM

## Application information

We are pleased to offer you protection for your personal property in the form of our Extended Protection Program (“the Program”). We have partnered with Willis Relocation Risk Group to administer the Program for us. This Application information explains important details about your protection and decisions you should make regarding it.

### WHY SHOULD I PURCHASE EXTENDED PROTECTION?

Protecting your personal property against the possibility of loss or damage is a prudent decision whether you are at home or preparing for an overseas move. Your personal insurance policies (homeowner’s, renter’s or automobile policies) likely provide very limited, if any, coverage for your property while it is in transit or located in a foreign country. Finally, despite our best efforts and those of our world class moving partners, there are risks involved in overseas transit. Purchasing protection for the unforeseeable contingency makes good sense.

### WHAT DOES THE PROGRAM COVER AND WHAT DOES IT EXCLUDE?

We are offering comprehensive protection on a door-to-door basis subject to the terms and conditions contained in this brochure. Specific exclusions from the Program are identified and explained. ***Protection may be limited if you do not use our services on a door-to-door basis.***

### HOW DO I ARRANGE FOR PROTECTION?

**Please read this brochure.** It will help you to complete the Application for Protection form (“the application form”) correctly. Once you have determined the value of your shipment and the type of protection you require, complete either Section A or B, sign and date where indicated and return the Application form to us. Please retain a copy for your own records. We will then arrange to issue evidence of protection to you in the form of a “Confirmation of Protection”.

### WHAT SHOULD I KNOW BEFORE COMPLETING THE APPLICATION FORM?

Please consider that, in the event of loss of or damage to items in your shipment, you will most likely be repairing or replacing these items at destination. If your shipment is destined to the United States, replacement costs of items of like, kind, and quality could be different than those in your origin country. Conversely, the costs to replace items outside the United States could be significantly greater. Your employer can often assist in determining how to value your personal property for protection purposes.

Protection can be provided for most lawful items normally associated with the contents of your residence. ***Don't include or declare a value for living things, perishables, money, securities, valuable papers, documents or data stored on tapes or disks as these items are excluded from protection.*** Also, since payment for loss of or damage to items of sentimental value is limited to the estimated re-sale value of such items, don't overvalue them. We recommend you carry these items or simply don't ship them.

You are encouraged to carry jewelry, precious stones and furs with you. However, should you elect to include these items in your shipment, please be aware that ***our responsibility is limited to a combined total of US\$5,000 for jewelry, precious stones and furs.*** Further, these items must be specifically declared and valued on the Application form.

## HOW DO I DETERMINE THE AMOUNT OF PROTECTION I WILL NEED?

There are two options for valuing your personal property for protection under the Program:

1. Provide a full inventory of items which you intend to ship and value them at the estimated replacement cost at destination. You may either use the form, which has been provided, or you may utilize any form you have available including inventories contained in various computer programs. Please note that the protection charge is based on the value of the items declared. If items are not declared, we are not responsible for them if they are lost or damaged. If you don't find an appropriate category on the Application form, please take advantage of the blank spaces provided or attach a separate list showing these items and their values.

If you have items within a category that have dissimilar values, you should utilize the "other" category to declare the items and values individually. If you note that there are 3 items in a category and declare the total value to be US\$7,500, we will consider the value of each item to be US\$2,500. If, however, one of those items has a value of US\$5,000, you will need to separately declare that item so we can pay you accordingly in the event of loss of or damage to that item.

2. The alternative valuation method is to select an amount equal to the estimated replacement cost of your entire shipment at destination. Once you have selected this amount please determine that it is adequate by making a list of items, which have *unique or unusual value* (as described on the following page of this Information) and are worth, in your opinion, more than US\$2,500 per item or per pair or per set. Also, we require you to separately list and value **all items valued at more than \$5,000**. You can either utilize the valued inventory or your own list to communicate these items to us. Multiply the weight of your shipment in pounds times US\$10 and then add the sums of the additionally valued items. If your estimate is less than the result of this calculation, you should increase it. If you are satisfied that the amount you selected represents the true replacement value of your shipment at destination, declare that amount as the value *making sure to provide a valued listing of the unique or unusual item and those over \$5000*. If you deliberately undervalue your shipment, your right to payment may well be limited as explained below.

### IMPORTANT!

There is a common misconception that you may select any valuation amount you desire and your shipment will be protected to your selected level. This is only true if you sustain a total loss of your shipment but not if you sustain a partial loss.

If the replacement cost at destination of your shipment equals US\$100,000 and you choose to only declare a value of US\$50,000 we will only accept responsibility as defined below:

1. In the event of a total loss of your shipment we will accept responsibility for no more than US\$50,000.
2. In the event of a partial loss of your shipment we will only accept responsibility for an amount proportional to the degree you undervalued your shipment as shown in the example below.

Example: Your shipment sustains a loss of US\$10,000. We will only accept responsibility for 50% of the loss, i.e. US\$5,000, as you only protected your shipment for 50% of its total value.

## **WHAT ARE ITEMS OF UNIQUE OR UNUSUAL VALUE?**

Antiques, Crystal, Silver, Oriental and valuable carpets, paintings and other fine art pieces, statuary, collectibles, etc., are examples of unique or unusual valued items. If any item is worth more than US\$2,500 per item or per pair or per set, then you must separately declare and value them; otherwise, payment could be limited to US\$2,500.

## **WHAT IF I WILL BE SHIPPING MY AUTOMOBILE, CAMPER, BOAT, MOTORCYCLE OR TRAILER?**

These items are to be valued in a slightly different fashion to your other personal property. You should declare what it would cost to purchase a similar item at destination taking into consideration the age and condition of your automobile, camper, boat, motorcycle or trailer. Please note that the value of imported automobiles, campers, boats, motorcycles or trailers may be considerably greater than the value at origin.

The value of non-factory installed accessories in or on any of these items must be listed separately as they can affect the true value. Examples of such accessories include: sound systems, security systems, special tires/wheels, or motors (for boats). When you turn over any of these items to us for transportation, make sure a "Certificate of Condition" is completed and agreed and that you are given a copy for your records. This will be the proof of the condition of the item at the time you surrendered it to us. When your item is received at destination, you should compare this Certificate of Condition to the condition of the item when received and note any differences in writing to the agent making the delivery.

*Note also that none of these items should be used as a packing container.* We will not accept responsibility for loss of or damage to any property packed, stored or contained within or on any automobile, camper, boat, motorcycle or trailer.

## **WHAT ABOUT INCLUDING THE SHIPPING AND CARRIAGE CHARGES?**

You have the option to include the costs of your shipping and carriage charges in your valuation. If your shipment was completely lost or destroyed, you would not normally be able to recover the costs you had already expended for shipping and carriage. Declaring these charges would permit you to recover them in the remote chance of a total loss of your personal property.

## **WHEN DOES THIS PROTECTION BEGIN?**

Provided you have already requested protection from us, it begins at the time we begin packing your shipment. If your personal property was already packed or in storage when you requested protection, it begins at the time we receive your request for protection under the Program.

## **WHEN DOES THIS PROTECTION END?**

If you have requested us to arrange transportation on a door-to-door basis, protection continues through the ordinary course of transit until your shipment is delivered and unloaded at your new residence. If your shipment is placed in storage for greater than the storage period provided in the Confirmation of Protection, you should extend your protection and remit the appropriate charge in advance to keep the protection in effect. If we unpack your shipment within 14 days of its arrival, the protection will remain in effect for the unpacking process.

If you have contracted with us to provide services on a door-to-port basis, the protection under the Program ceases when your shipment arrives at the port.

## **ARE THERE ANY LIMITS OR EXCLUSIONS TO THE PROGRAM THAT I SHOULD BE AWARE OF?**

YES. Please refer to pages 5 & 6 of this application information. Also note that some of the exclusions can be removed for an additional charge. an explanation of the effects of these exclusions and / or the removal of the same is also provided.

**This page is intentionally left blank.**

## LIMITS AND EXCLUSIONS AND DENIALS OF RESPONSIBILITY \*

There are certain events, circumstances and occurrences which may cause loss of or damage to your personal property for which we will not accept responsibility under the Program. These limits, exclusions and denials of responsibility are consistent with moving industry standards and include the following:

- Breakage, scratching, denting, chipping, staining and tearing of items you packed yourself.
- Damage caused by wear and tear or gradual deterioration.
- Loss or damage caused by inherent vice, moths and vermin, or changes in atmospheric or climatic conditions.
- Depreciation in value caused by substandard repairs.
- Radiation or radioactive contamination.
- Pairs & Sets: The Program will pay only for that part of a pair or of a set that is actually lost or damaged.
- Mechanical Breakdown: The Program excludes protection for items that are discovered to be inoperable at your destination unless there is clear evidence of damage to the item itself or to the shipping container.
- Mold and Mildew: The Program excludes protection for damage to items caused by mold or mildew resulting from a change in atmospheric conditions during transit.
- Consequential Loss: The Program excludes consequential losses arising from the delay, damage or non-delivery of your shipment.
- Act(s) of Terrorism causing loss of or damage to your personal property while in transit or storage

\* Note: A full explanation of the limits and exclusions and denials of responsibility can be found in the Terms and Conditions of the Program. We strongly suggest you familiarize yourself with them.

## OPTIONAL PROTECTION ENHANCEMENTS:

You may choose to purchase any of the following optional protection enhancements under the Program for an additional charge. Please ask us for these charges. *These enhancements are available for your household items only.* They are not available for your automobile, camper, boat, motorcycle or trailer.

## PAIRS AND SETS:

When an item is part of a pair or of a set, the Program will only pay for any item that suffers loss or damage. We will not accept responsibility for the other item(s) or for the reduced value of the pair or of the set.

**Example:** A three piece furniture set, comprised of one sofa and two chairs, is included in your shipment. One of the chairs is damaged and requires upholstery. Payment will only be made for the cost of repair to the damaged chair, with no consideration for a possible reduction in value of the set.

**Example:** If an item from a pair or from a set is lost, payment would be made only for the lost item with no consideration given to the possible reduction in value of the pair or the set.

### *Why should I consider purchasing this protection enhancement?*

In the event of loss of or damage to any item(s) forming a pair or a set, consideration will now be given for the fair reduction in value of the pair or of the set, taking into consideration the importance of the lost or damaged item(s) to the pair or to the set.

## **MOLD AND/OR MILDEW:**

The Program excludes loss of or damage to your personal property caused by a change in atmospheric conditions (humidity) during the course of transit, which can cause mold or mildew, for example. Despite our best efforts to protect your shipment from sustaining this type of loss or damage, there are certain climatic zones in the world where this type of situation may likely occur.

### ***Why should I consider purchasing this protection enhancement?***

In the event of your shipment being affected by a change in atmospheric conditions (humidity), protection can now be extended to include loss or damage caused by mold and/or mildew. This enhancement is only available if your personal property is **professionally packed** and payment is limited to 75% of the total declared value of your shipment.

## **ELECTRICAL, ELECTRONIC AND/OR MECHANICAL DERANGEMENT (BREAKDOWN):**

Upon arrival at destination, occasionally an electric, electronic or mechanically operated item will prove to be inoperable. Unless there is clear sign(s) of damage to the item or its shipping container, there is no protection under the Program. This situation generally manifests itself with computer equipment, stereo systems or other devices where intricate components and circuitry are affected by the constant motion inherent in an international shipment.

### ***Why should I consider purchasing this protection enhancement?***

Protection under the Program will now be extended to include loss or damage to electric, electronic and/or mechanical items where no clear sign(s) of damage to the item or its shipping container is visible. It is important to note, however, that this protection only applies to items 6 years old and newer (at the beginning of the protection) and also to those items that have been professionally packed in accordance with manufacturers' specifications (where possible).

## **LOSS DUE TO ACTS OF TERRORISM (LIMITED PROTECTION)**

This program excludes protection for loss or damage to your goods, while in transit or storage, from acts of terrorism. We can extend the level of protection provided under this program to include such acts. Protection is limited. The intent and scope of this additional protection is defined under the “**terms and conditions**” included in the package of documents. We **strongly** advise you to read this section carefully, prior to making a decision as to the acceptance or rejection of this protection option. Please note that terrorism protection for goods in storage is only available to those goods stored in warehouse locations in the United States, its territories or possessions.

## **WHAT IF MY SHIPMENT IS STORED AT ORIGIN OR AT DESTINATION?**

The Program provides 180 days protection for storage at origin or destination ***provided your shipment is stored in a commercial, enclosed warehouse***. Protection can be extended for an additional period by the payment of an additional charge. A “Storage Protection Extension Request” form is included with the Application form in case it is subsequently required or if your shipment is expected to be in storage for more than 180 days at origin or at destination at the time you originally request protection from us under the Program. ***Note that protection cannot be extended when your shipment is placed in a self-storage warehouse.***

## **WHAT SHOULD I DO IF I HAVE A CLAIM?**

While the vast majority of shipments arrive without loss or damage, sometimes loss or damage will occur. When you receive the Confirmation of Protection from us, it will contain a claim form and instructions for you to follow if there is loss or damage to your shipment.

**If you become aware of loss of or damage to your shipment before you have received your Confirmation of Protection, please follow these procedures:**

1. Take steps to minimize any loss or damage.
2. Contact us or Willis Relocation Risk Group (Willis) advising that you have damage to your shipment. If contacting Willis, please indicate our name as the company that packed your shipment as a reference and the order reference number.
3. We or Willis will immediately send claims instructions to you.

*If you choose to contact Willis regarding your damage:*

Phone: 703-573-8010 or 800-443-3360

Fax: 703-573-8050

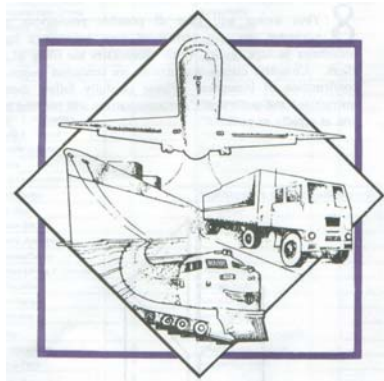
Email: [wrrgClaims@willis.com](mailto:wrrgClaims@willis.com)

Website: [www.willisrelocationrisk.com](http://www.willisrelocationrisk.com)

# UniGroup Worldwide UTS

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Reading all of the Application information contained with this Application for Protection form will greatly assist you in understanding the valuation process and in determining the amount of protection you should purchase for the transit of your personal property.

## **Remember the Following:**

- Items not declared and valued are not protected by this Program.
- Take into consideration what your items will be worth at your new residence, not what they're worth before they're shipped.
- If you're shipping an automobile, don't use it as a shipping container. The automobile can be damaged by items shipped in it and there is also no protection under the Program for any items in the automobile.
- Even if you are not purchasing protection through us, please complete and sign the bottom portion of the Application form so that we know your intentions.
- Please return Sections A & B to us before your shipment departs.
- We hope you have a successful move without any loss or damage. However, if you have problems, we'll work with you to get them resolved promptly and equitably.

## **Attached Forms:**

- Please retain these instructions, claims forms, instructions on filing a claim and storage extension. Do not return these.
- Please return the signed application ONLY.





## APPLICATION FOR PROTECTION (Contd)

NAME OF MOVER: \_\_\_\_\_ NAME OF APPLICANT: \_\_\_\_\_

### SECTION B

Items	No. Items	Replacement Cost	AUTOMOBILES / CAMPERS / BOATS / MOTORCYCLES AND TRAILERS	CALCULATION COLUMN	
<b>P. MISCELLANEOUS</b>			<b>Q. ITEM 1</b>	<b>HOUSEHOLD PROPERTY</b>	
Statues/Figurines			AUTOMOBILE      MOTORCYCLE      BOAT (Circle One)	A. LIVING ROOM	
Decorative Objects			Yr./Make: Serial No.: Value:	B. DINING ROOM	
Piano				C. CHINA	
Other Musical Instruments				D. CRYSTAL	
Clock(s)				E. SILVER	
Baskets/Plant Holders			<b>R. ITEM 2</b>	F. DEN/FAMILY ROOM	
Artificial Plants				G. KITCHEN	
Pictures/Paintings				H. OFFICE	
Books				I. BASEMENT & GARAGE	
Video Tapes			AUTOMOBILE      MOTORCYCLE      BOAT (Circle One)	J. BEDROOM NO. 1 (MASTER)	
CDs/Tapes/Records			Yr./Make: Serial No.: Value:	K. BEDROOM NO. 2	
Toy/Games				L. BEDROOM NO. 3	
Bicycles				M. BATHROOMS	
Exercise Equipment				N. CLOTHING/LINENS	
Sports Equipment			<b>S. ACCESSORIES FOR ITEMS 1 &amp; 2</b>	O. ELECTRONICS	
Camping Equipment				P. MISCELLANEOUS	
Fireplace Equipment				Non-factory installed accessories must be separately listed and valued:	<b>HOUSEHOLD PROPERTY TOTAL</b>
Sewing Machine					
Sewing Supplies					
Craft Supplies					
Holiday Decorations				<b>AUTOMOBILES / MOTORCYCLES / BOATS ETC.</b>	
Other				Q. ITEM 1	
				R. ITEM 2	
				S. ACCESSORIES	
<b>Sub-Total</b>			<b>Sub-Total</b>	<b>TOTAL</b>	

### OPTIONAL PROTECTION ENHANCEMENTS:

Which of these protection enhancements do you wish to purchase? Check with your moving company for rates. Protection is not provided if these boxes are **not** checked and initialed.

- \_\_\_\_\_ Acts of Terrorism
- \_\_\_\_\_ Pairs and Sets
- \_\_\_\_\_ Electrical, Electronic &/or Mechanical Derangement
- \_\_\_\_\_ Mold and/or Mildew

<b>PROTECTION VALUATION</b> (Specify Currency)	
HOUSEHOLD GOODS	
AUTOMOBILES/MOTORCYCLES/BOATS	
SHIPPING CHARGES	
<b>GRAND TOTAL</b>	Currency

**Please value my shipment for \_\_\_\_\_ which is the estimated replacement cost at destination of everything that I wish to protect in my shipment.**

- I have prepared a complete valued inventory and this is the basis of my valuation.
- I have selected the lump sum option of **US\$10** times the weight of the shipment in pounds and have not provided a complete valued inventory. I have, however, provided a listing of all items of unusual or unique nature valued over US\$2,500 per item or set. Additionally, I have provided a listing of all items valued over \$5,000.
- I do not want extended valuation for my shipment**
- My shipment will be insured by my employer. I do not require any protection through this plan.**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

*Please return Sections A and B to your mover. Please retain a copy for your records.*

