

## Other Insurance Products

As an additional offering, we worked with our broker and underwriter to create the following supplemental insurance products to service your needs and to limit risks and potentially negative experiences in your new foreign country. Although most employers cover their expatriates properly, it is better to be aware of your needs to be sure.

Should you require any assistance or would like to have application forms about the offered products, please contact our office.

- **International Automobile Insurance**
- **All Risk Personal Property (Renters) Coverage**
- **Homeowners Insurance**
- **Personal Liability Insurance**
- **Accident & Sickness Insurance**

Additionally, you can depend on our comprehensive **"Worldwide Assistance Program"**, that covers a number of important issues for you and your family:

### Service:

24 hour Multilingual Emergency Telephone Support  
Pre-departure Medical & Travel Assistance  
\$25,000 Accidental Death & Dismemberment Coverage  
\$100,000 Emergency Medical Evacuation Coverage  
\$20,000 Repatriation of Remains Coverage  
\$10,000 Political Evacuation Coverage  
\$25,000 Kidnap & Ransom Coverage

### Travel Assistance:

24 hour Multilingual Assistance  
Travel Documentation  
Emergency Cash Transfer  
Lost Luggage Assistance  
Assistance with Lost or Stolen Travel docs  
Emergency Translation Services  
Embassy & Consulate Information

## Profile

**All risk, Door-to-Door Transit & Storage Insurance Coverage Programs  
Are offered by Hanseatic Moving Services, LLC.  
Managed by Travel Guard Inc. a/k/a TG International Insurance Brokerage  
Underwritten by Home Insurance Company a member of the AIG Group**

Home Insurance Company (HIC), a member of the AIG Group, primarily underwrites the programs. HIC has assets in access of \$1 billion and a policy holder surplus of nearly \$300 million.

Our underwriter is rated by "Best's Insurance Reports" as A++, the highest ranking available to any company; and, rated by Moody's as AAA; and by Standard & Poor's as AAA.

The "trusted" programs, backed by the financial security of the world's most respected underwriters, will guarantee a prompt, equitable claim settlement in case your shipment should experience loss or damage.



### HANSEATIC MOVING SERVICES, LLC

#### NEW YORK

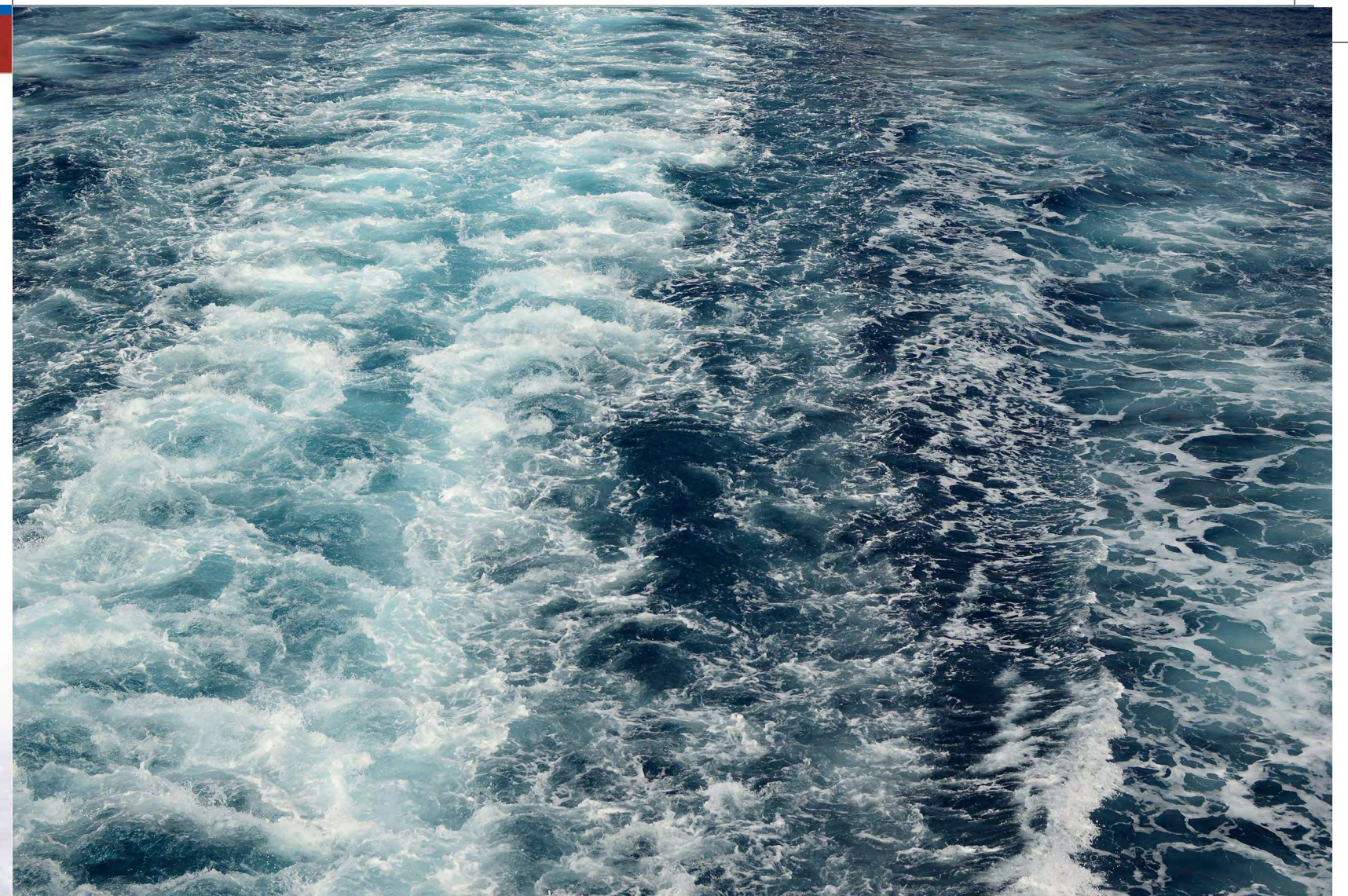
Tel. (201) 420-6345  
Fax (201) 420-6348

[www.hanseatic-usa.com](http://www.hanseatic-usa.com)

#### WASHINGTON DC

Tel. (301) 622-0350  
Fax (301) 464-3661

Email: [info@hanseatic-usa.com](mailto:info@hanseatic-usa.com)



## Should I purchase transit insurance for my personal effects?

**At Hanseatic Moving Services, LLC we do our utmost to provide the greatest care and protection for your personal belongings.**

But accidents can happen! Trucks overturn; ocean vessels sink; steamship containers wash overboard. Even the most professional, qualified movers encounter claims for loss and damage. Household goods moving from one country to another are exposed to risks associated with surface and air transportation, stevedores and terminal handling and customs examination. So loss or damage is possible.

Another reason often not mentioned is the limited liability of moving companies. The liability of a company handling your property could be as little as 10 cents per pound and usually will not exceed

60 cents per pound. A moving company's liability as stipulated on the "Bill of Lading" is not transit insurance. It does not cover "Acts of God". So if your property were totally destroyed, could it be replaced by 60 cents per pound?

**The odds that something might happen are very small, but as with automobile or homeowners insurance, you insure yourself against the possible risk.**

That's why Hanseatic Moving Services, LLC developed, in cooperation with our broker and underwriter, a comprehensive transit and storage protection program to manage the risks of international moves.



## International Moving, Shipping & Relocation



## How to value your property for insurance purposes

Insurance coverage is based on your statement or valuation of your household goods and personal effects. Therefore, a detailed, valued declaration of the entire shipment is always recommended. At the very least, a "high-value items list" is essential to avoid limited underwriter liability. Hanseatic Moving Services, LLC will provide you with a declaration form - manual or computer format - (your personal list is acceptable) for your convenience. Valuations can be made in any currency. However, you must state on the declaration the type of currency used.

To ensure sufficient coverage, you should always consider the relative cost of living difference between your current residence and destination. Many countries have higher cost of living standards than North America. For instance moving to London, you plan on insuring a total declared value of US \$50,000.00 but the relative cost of living factor for London is 140% of North America, meaning that the replacement cost in London could amount to US \$70,000.00. (Please refer to the latest "relative cost of living" figures listed in your insurance package. Or contact our office for assistance).

### High-Value Items

Items having an individual or set value equal to or greater than US \$1,000.00 must be individually valued and declared prior to packing. (Please refer to the high-value items section on your declaration form).

If high-value items are not specifically declared, recovery may be limited to a maximum of US \$100.00 per item or set.

### Grouping

Items may be grouped together with only one value shown for the category on the valuation declaration form. However, by doing so, each item in the group will be considered of equal value for insurance claim purposes unless the item can be repaired or replaced for a lesser value.

### Appraisals

An appraisal should be provided when:

- 1** any one item is valued at or above US \$10,000.00;
- 2** any one object of art is "one of a kind" and valued at or above US \$5,000.00;
- 3** any set of silverware is valued at or above US \$20,000.00.

An appraisal substantiates value and condition, and authenticates the genuineness of the high value item. The appraisal must be current (prepared within six months prior to your move date), and contain a complete description of the item; the current condition including any specific damages or flaws; the current market value; and the name and signature of the licensed appraiser.

### Vehicles

The value of automobiles, motorcycles, and boats must be declared separately. (Refer to the vehicles section on your declaration form.) Coverage is at actual cash value. The vehicle owner and our representative must sign an origin and destination condition report.



**Important**  
Should your relocation involve several transport modes, such as sea and air, you must prepare a separate declaration for each mode of transportation.



## Options

### Declared Value Coverage

You must submit to us a declaration stating the value of your entire shipment. In the event a claim is filed, settlement will be based upon either the declared value specified on the declaration form, the cost of replacement, or the cost of repair, whichever is less.

### Replacement Value Coverage

Full replacement value coverage comes at an additional premium charge. The entire shipment must be insured at 100% of its current replacement cost, and the declaration list of high-value items must have been submitted to us. In the event of a claim, full replacement value coverage allows for replacement with new items of comparable quality, the declared value, or the cost of repair whichever is less. Recovery is limited to the total insured value.



### Named Perils Coverage

Intended for PBO (packed by owner) shipments. Coverage applies only in the case of exceptional events such as, but not limited to, collision, fire and acts of God.

### Storage Extension Insurance Coverage

Please do not confuse warehouse storage or handling charges with insurance storage extension fees; These are two distinctly different services and charges. Refer to the insurance certificate to determine how many days of "free" storage insurance coverage are allowed. Should your shipment need to remain in storage at the destination beyond the "free" storage period, contact our office or refer to the "Storage Extension Request Form" in your insurance package.

## What to do upon arrival at the destination

### Delivery of your Property at Destination

Our full door-to-door services and charges include delivery and full unpacking. Property owners, or their pre-arranged representative, must be present at the entrance of the residence with a copy of the Household Goods Descriptive Inventory. The inventory numbers must be checked off to verify the delivery and condition of each item received.



### Loss and / or Damage Discovered

It is very important that the property owners or their representative make written notation of any loss or damage on our agent's delivery documents at the time of delivery. Our delivery agent's representative must countersign these notations in order to substantiate any claim.

### Claim Procedure

In the event of loss or damage, notify us immediately. We will assist and guide you through the claim process. Or, refer to the insurance certificate package containing the claim form. It includes instructions for filing a claim, and explains claim filing time limitations.

**Important**  
No claim will be accepted by the underwriter if you discover missing items after the day of the delivery/unpacking. The control/check up must be done at time of the delivery.

