



CrownCare Protection Program

Information & Application



Administered by:
Crown Relocations
Group Claim Center

Email: crowncare@crownww.com
Website: www.crownrelo.com/crowncare

IMPORTANT: Complete this application and return it to your Crown Relocations Move Management Coordinator five days prior to move day.

Go knowing



ABOUT THIS PROTECTION PROGRAM

We are pleased to offer you protection for your household goods and belongings in the form of our Domestic Transit Protection Program. This program is underwritten by Crown Relocations and AXA, and is administered by Crown Relocations. This information form explains important information about your protection and decisions you should make regarding it.

WHY PURCHASE DOMESTIC TRANSIT PROTECTION?

Protecting your personal belongings against the possibility of loss or damage is a prudent decision. Your personal insurance policies (homeowners, renters or automobile policies) likely provide very limited, if any, coverage for your goods while they are in transit. Additionally, the traditional Van Line Valuation programs offer limited protection and exclude protection for acts of god. Even though every care will be taken by Crown Relocations, you will appreciate that the domestic transit of household goods involves some level of risk, meaning that on occasion loss and/or damage to your goods may occur. You are therefore strongly recommended to take out protection to ensure that you are duly compensated for any loss which may occur. Purchasing protection for the unforeseeable contingency makes good sense.

WHAT DOES THE PLAN COVER AND WHAT DOES IT EXCLUDE?

We are offering comprehensive protection on a door-to-door basis subject to the terms and conditions contained herein. As with any coverage, this protection incorporates a number of exclusions which are detailed in the Terms and Conditions. Please ensure that you have read and understood the Terms and Conditions prior to agreeing to take up coverage under this policy, to avoid any unnecessary surprises should you need to make a claim.

Protection may be limited if you do not use the services of Crown Relocations on a door-to-door basis.

HOW DO I ARRANGE FOR PROTECTION?

Replacement Cost – Lump Sum Valuation Basis

Using the included “Declaration of Value of Household Goods” indicate a replacement value on a lump sum basis. This must not be less than US\$8 per pound. Additionally, we request that you complete the “Declaration of Value of Household Goods” for any items of unusual or unique nature valued in excess of \$5,000. Items considered being of unique or unusual value are antiques, crystal, silver, Oriental and valuable carpets, paintings, fine art pieces, statuary, etc.

Crown Relocation’s maximum level of responsibility is no more than the valuation you placed on your belongings. Once you have completed the form, you must return it to your Crown Relocations contact, who will then ensure that your coverage is in place.

WHAT SHOULD I KNOW BEFORE COMPLETING THE APPLICATION FORM?

Protection can be provided for most lawful items normally associated with the contents of your residence. **Don’t 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 reimbursement for 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 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, watches and furs.** Further, these items must be very specifically declared and valued on the application form.

WHAT IF I WILL BE SHIPPING MY AUTOMOBILE, MOTORCYCLE, OR BOAT?

These items are to be valued in a slightly different fashion than household goods. Our responsibility is limited to the actual cash value of the vehicle, which incorporates depreciation into the replacement valuation. We suggest you value your automobile in a fashion consistent with our level and limit of responsibility.

The value of non-factory installed accessories must be listed separately as they can affect the true value. Examples of such items include: sound systems, security systems, special tires/wheels, or motors (for boats). When you release your vehicle to Crown Relocations, make sure a "certificate of condition" is completed and agreed to. This will be the proof of the condition of your vehicle at the time you surrendered it to them. When your auto is received at destination, you should compare this original form to the condition of the auto when received and note any differences in writing.

Note also that your vehicle should not be used as a packing container. We will not accept responsibility for loss or damage to items packed within an automobile. Finally, our protection program only applies to vehicles loaded and shipped inside of a moving van. If you plan on shipping your vehicle using a specialized car carrier service, Crown will not be held responsible for loss or damage.

WHEN DOES THIS PROTECTION BEGIN?

Provided you have already requested valuation protection from Crown Relocations, it begins at the time we begin packing your shipment. If your goods were already packed or in storage when you requested protection, it begins at the time Crown Relocations receives your request.

WHEN DOES THIS PROTECTION END?

If you have requested to arrange transportation on a door-to-door basis, coverage continues through the ordinary course of transit until your shipment is delivered and unloaded at your new residence.

ARE THERE ANY LIMITATIONS OR EXCLUSIONS TO THIS PROTECTION PLAN I SHOULD BE AWARE OF?

LIMITS AND EXCLUSIONS / DENIAL OF RESPONSIBILITY

There are certain events, circumstances and occurrences which may cause loss or damage that we will not accept responsibility for. These denials are consistent with industry standards and include the following:

- Breakage, scratching, denting, chipping, staining and tearing of goods you packed yourself
- Damage caused by wear and tear or gradual deterioration
- Sentimental value to items
- Loss or damage caused by inherent vice, moths, or changes in atmospheric or climatic conditions
- Depreciation in value caused by substandard repairs unless specifically authorized by us
- Radiation or radioactive contamination
- Consequential Loss: This policy will not cover consequential losses arising from the delay, damage or nondelivery of your consignment
- Terrorism for goods in storage
- Owner Packed Goods: Cover excludes damage arising to owner packed goods. Also excludes missing items from owner packed cartons or packages unless an itemized valued list of the contents of each carton or package is attached to this application form and forwarded to Crown Relocations prior to the commencement of the transit

***Note: A full explanation of the limits / exclusions and denial of responsibility can be found in the terms and conditions. We strongly suggest you familiarize yourself with them.**

PROTECTION ENHANCEMENTS

Crown Relocations is pleased to offer Protection Enhancements not generally available through Van Line Valuation programs. They are as follows:

1. Pairs & Sets Coverage:

When an item is part of a pair or set, normal programs will only pay for those specific items that suffer loss or damage. We will not accept responsibility for the other articles or for the reduced value of the pair or set. If this Protection enhancement is not selected, below are examples explaining how claim settlement would be effected:

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 upholstering. Payment will only be made for the cost of repair to the damaged article, with no consideration for a possible reduction in value of the set.

Example: If an item from a pair or 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 set.

Why is this protection enhancement important to me?

If this Protection enhancement is selected, in the event of loss or damage to any item or items forming a pair or set, consideration will now be given for the fair reduction in value of the pair or set, taking into consideration the importance of the lost or damaged item to the pair or set.

Note: Should it be agreed to pay the total loss of the pair or entire set, the items may become the property of Crown Relocations.

2. Mold and Mildew:

Standard programs do not protect your belongings for loss or damage caused by a change in atmospheric conditions (humidity) during the course of transit which can cause mold or mildew, for example. Despite best efforts to protect your goods from this type of damage, there are certain climatic zones in the world where this type of situation may likely occur.

Why is this protection enhancement important to me?

In the event of loss or damage resulting from a change in climate or atmospheric conditions, coverage can now be extended to cover your goods for mold and mildew. This option is only available if your goods are **professionally packed** and reimbursement is limited to 75% of the insured value of the shipment.

3. Electronic or Mechanical Derangement (Breakdown):

Upon arrival at destination, occasionally an 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, the standard programs will not cover this loss. 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 is this protection enhancement important to me?

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

4. Terrorism Protection

We agree that we will be responsible for actual physical loss or damage to Protected Property caused by an act of terrorism during the ordinary course of transit and before the Protected Property is delivered to the final destination. We further agree to accept responsibility for actual physical loss or damage to Protected Property while in storage. Protection is limited and subject to the terms defined in the "US Terrorism Act of 2002". We suggest you refer to the terms and conditions or Crown Relocation for a more detailed overview of this protection.

WHAT IF MY GOODS ARE STORED AT ORIGIN OR AT DESTINATION?

If we are instructed to hold, store or delay the transit of your goods short of the specified destination, we will extend the protection for a period not to exceed 60 days. If it becomes necessary to further extend our protection we will require an additional charge.

WHAT HAPPENS IF MY GOODS ARE LOST OR DAMAGED IN TRANSIT?

While the vast majority of shipments arrive without loss or damage, sometimes loss or damage will occur. Once any missing or damaged items are noted, contact Crown Relocations advising what has been noted. We will immediately send claims instructions to you.

In the event of loss or damage which may give rise to a claim under this coverage, notice should be given to Crown Relocations within 30 days after delivery or 30 days after the scheduled delivery date, in the event of non-delivery.

CROWN CARE™ DOMESTIC TRANSIT PROTECTION
Protection Terms and Conditions

In consideration of payment to us of the charge stated on the "Booking Order", which describes the scope of our work and services, we agree to accept responsibility for actual physical loss of or damage to Protected Property as defined herein subject to the following terms and conditions;

Protected Property: Protected Property is Household Goods, Personal Effects, Antiques, Fine Arts, Automobiles, Campers, Boats, Motorcycles and Trailers which you own and is declared and valued on the "Declaration of Value of Household Goods."

Protection: We accept responsibility for actual physical loss of or damage to Protected Property while in our care, custody, or control or while in the care, custody or control of our agent(s) or our contractor(s), subject to these terms and conditions.

Non-Professional Packing Limitation: There is no Protection for loss or damage consisting of breakage, scratching, denting, chipping, staining and tearing of Protected Property not packed by us or our agent(s) or our contractor(s) unless directly caused by fire, stranding, collision, crash or by overturn of the carrying vehicle. There is no Protection for any protected property claimed as missing from a carton, package or container not packed by us, our agent or contractor unless the value of each item claimed as missing was separately declared.

Declared Value: It is a condition of this Protection that you shall declare the full replacement value of all Protected Property prior to the commencement of the transit.

Customer Deductible: This Protection is in excess of any amount indicated on the bill of lading as your deductible, which amount shall be deducted from any claim for loss or damage. If no amount is indicated, we accept full responsibility for loss of or damage to Protected Property.

Other Protection: This Protection does not apply in the event there is any other protection or any insurance available for Protected Property. If there is other protection or insurance available, this Protection shall only apply to any excess value of the lost or damaged Protected Property remaining after all other protection or insurance is exhausted but only up to the Declared Value. However this Protection shall not apply due to your inability to recover under any other protection or insurance for any reason whatsoever.

Principal Limitations

We do not agree to accept responsibility for:

- Consequential loss
- Sentimental value
- Gradual deterioration and/or wear and tear
- Scratching, denting or marring of any automobile or camper, unless we or our agent or our contractor and you or your representative both agree and sign a "Certificate of Condition" or similar document stating the condition of the automobile or camper prior to the commencement of the transit, noting all defects. There is no Protection for loss of or damage to non-factory installed accessories in or on the automobile or camper not specifically declared and valued or for any property packed, stored or contained in the automobile or camper
- Depreciation due to inadequate or sub-standard repairs or restoration of damage to Protected Property unless the firm performing the repairs or restoration was specifically authorized by us
- Loss of data from any CD Rom, floppy disk or other means of electronic storage
- Any loss, damage, expense or liability of whatever nature arising out of or in any way connected with, whether directly or indirectly, the use or operation of any computer, computer system, computer software, program or process or any electronic system where any such loss, damage, expense or liability arises, whether directly or indirectly, as a consequence of (i) the date change to the year 2000 or any other date change and/or (ii) any change or modification of or to any such computer, computer system, computer software, program or process or any electronic system in relation to any such date change

We do not agree to accept responsibility for loss or damage arising from:

- Atmospheric or climatic conditions
- Inherent vice
- Delay
- War, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, capture, seizure, arrest, restraint, or detention (piracy excepted) and the consequences thereof or any attempt thereat, derelict mines, torpedoes, bombs or other derelict weapons of war
- Any terrorist or any person acting from a political motive
- Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof, any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this subclause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes

We do not agree to accept responsibility for loss of or damage to:

- Jewelry, precious stones, furs and other valuables, unless specifically declared and valued. Any such items are subject to an overall limit of US\$5,000
- Monies, Securities and papers of value
- Any automobile or camper while operating under its own power, except while being driven by an authorized driver in our direct employ or an employee under the direction of our agent or our contractor

General Conditions

- 1) **Declared Value:** Protected Property must be declared for value by
 - i) the full replacement value at destination of the total Protected Property, but in no case less than an amount equal to the total net weight of the Protected Property at US\$8.00 per lb.
- 2) **Valuation of Automobiles etc:** Automobiles, campers, boats, motorcycles and trailers must be declared and valued at their full cost of replacement at destination with another of the same year, make, model and condition.
- 3) **Duration of Obligation:** This Protection begins when we or our agent or our contractor have received and accepted the Protected Property, and only after we have agreed to accept responsibility for loss of or damage to the Protected Property under the terms and conditions of this Protection, and continues during the ordinary course of the transit until the Protected Property is delivered to the final destination specified on the bill of lading. If our crew or a crew operating under our direction or the direction of our agent or our contractor professionally unpacks the Protected Property, this Protection continues for a period of 14 days after delivery of the Protected Property to the final destination.

If we or our agent or our contractor are instructed to hold, store or delay transit of the Protected Property short of the specified destination, we will extend this Protection for such period up to a maximum of 60 days, after which any further period will require an additional charge. If transit of the Protected Property is not arranged on a door to door basis, this Protection ceases when the Protected Property is no longer in our or our agent's or our contractor's care, custody or control.

- 4) **Claims Notification:** In the event of loss or damage which may give rise to a claim under this Protection you must give immediate notice to your Crown Relocations Coordinator, and in no event later than 30 days after delivery of the Protected Property. You must present your fully documented claim in its entirety to us no less than 60 days after the original notification of your intent to file a claim. Failure to provide either the required notice or to submit a fully documented claim will stop you from receiving payment under this Protection.
- 5) **Claims Adjustment:** As a condition of this Protection, we may, in whole or in part, replace lost or damaged items or, at our option, have damaged items repaired or make a cash payment not to exceed the declared value of the lost or damaged item. Proof of ownership and of the declared value may be required for an item claimed as lost or damaged.
- 6) **Waiver and Assignment:** In consideration of this Protection, you waive any and all direct or indirect claims against us and our agents and our contractors related to loss or damage to the Protected Property except as protected under these terms and conditions. Upon payment for any loss or damage under this Protection, we will automatically be assigned all your interest in any claim against any other party to seek recovery for the loss or damage. You agree to fully cooperate with us in providing testimony, statements, documents, etc., as necessary for the pursuit of such recoveries.
- 7) **Termination of Transit:**

Termination of Contract of Carriage: If the transportation of the Protected Property is terminated at a point short of the final destination specified on the Confirmation of Protection for a reason beyond our control, this Protection likewise terminates simultaneously unless we agree to continue the Protection in exchange for payment of an additional charge.

Forwarding: If the transportation of the Protected Property terminates resulting from a cause protected herein, we will pay, up to the Declared Value, for the reasonable charges to unload, sort and forward the Protected Property to the final destination specified on the Confirmation of Protection.

- 8) **Preservation of Protected Property:** In the event of any loss or potential loss or damage that might be subject to this Protection, you must promptly take all reasonable steps including legal suit at your expense to avoid or minimize such loss or potential loss or damage. You must also protect any rights against any other parties who may be responsible for any loss or damage. We will reimburse you the reasonable costs of such actions properly taken, subject to any applicable Customer Retention.
- 9) **Reasonable Dispatch:** It is a condition of this Protection that you shall act with reasonable dispatch in all circumstances within your control.
- 10) **Protection Extensions:**

This Protection shall apply to Protected Property professionally packed by us our agent or contractor in accordance with the corresponding following terms and conditions:

MOLD AND/OR MILDEW: We accept responsibility for actual physical loss of or damage to Protected Property caused by mold and/or mildew, but only up to an amount equal to 75% of the Declared Value of the Protected Property.

ELECTRICAL, ELECTRONIC AND/OR MECHANICAL DERANGEMENT (EXCLUDING AUTOMOBILES, BOATS AND CAMPERS):

We agree to accept responsibility for actual physical loss of or damage to Protected Property caused by electrical, electronic and/or mechanical derangement up to the declared value of each lost or damaged item, provided the lost or damaged item is not more than 6 years old at the commencement of this Protection.

PAIRS AND SETS: In the event of actual physical loss of or damage to part(s) of a pair or set, this Protection extends to the reasonable and fair diminution in value of the remaining part(s) due to an incomplete pair or set. In the event of a claim for actual physical loss of or damage to any part(s) of a pair or set, we may determine to pay the Declared Value of the entire pair or set in which case, at our option, the remainder of the pair or set becomes our property.

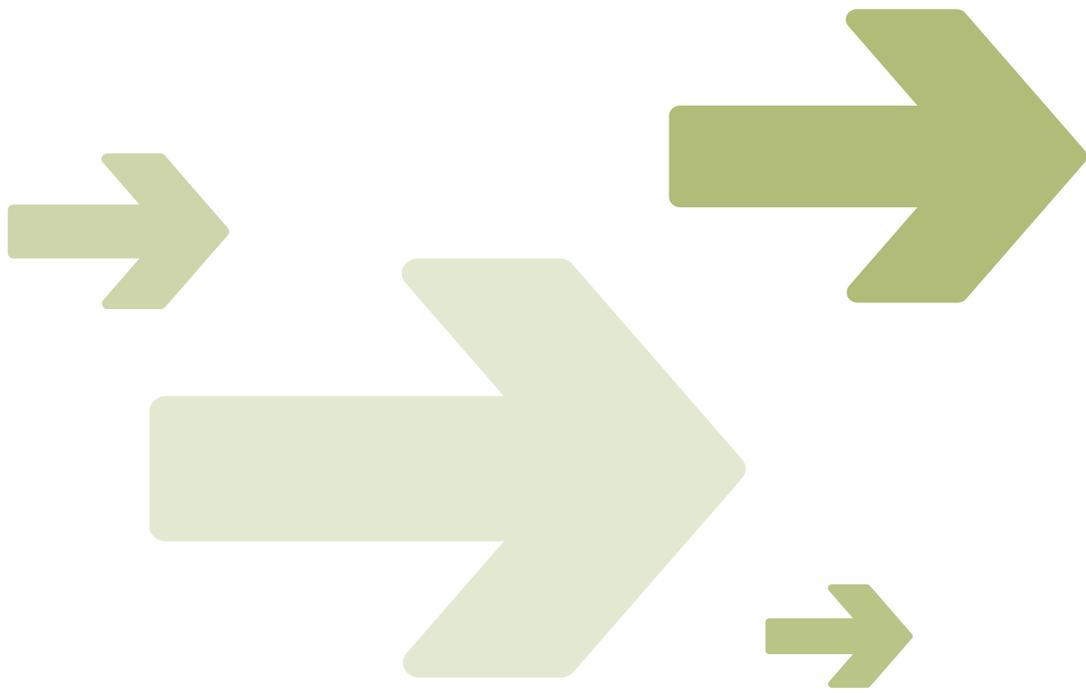
TERRORISM:

1. We agree that this Protection's exception for losses arising from Terrorism will not apply to, and we will be responsible for, actual physical loss of or damage to Protected Property caused by an act of terrorism during the ordinary course of the transit and before the Protected Property is delivered to the final destination named on the bill of lading, but under no circumstances shall we be responsible for any loss caused by terrorism using chemical, biological, bio-chemical or electromagnetic weapon(s), or the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, computer virus or process or any other electronic system.

2. We agree that this Protection's exception for losses arising from Terrorism will not apply to, and we will be responsible for, actual physical loss of or damage to Protected Property while in storage on U.S. territory but only to the limited extent that such loss or damage would qualify as an "insured loss" directly resulting from an "act of Terrorism" as those terms are defined in the "U.S. Terrorism Risk Insurance Act of 2002". Regardless of the above and notwithstanding any undertaking herein, under no circumstances shall we be responsible for any loss or damage or amount for which our insurers are not responsible under the U.S. Terrorism Risk Insurance Act of

PROTECTION FOR WAR AND RELATED PERILS:

1. We accept responsibility for actual physical loss of or damage to Protected Property caused by:
 - 1.1 War, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power.
 - 1.2 Capture, seizure, arrest, restraint or detention, and the consequences thereof or any attempt thereat.
 - 1.3 Derelict mines, torpedoes, bombs or other derelict weapons of war.
2. We do not accept responsibility for loss or damage caused by or arising from:
 - 2.1 Delay
 - 2.2 Any hostile use of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.



www.crownrelo.com/crowncare

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