

PROPOSER MUST SIGN BOTH PAGES OF THE PROPOSAL FORM (Please complete as fully as possible using a ball point pen.)

1. **PROPOSER'S NAME :** _____ 2. **METHOD OF TRANSPORT** SEA AIR ROAD
 3. **ORIGIN ADDRESS** _____ 4. **DESTINATION ADDRESS** _____

Mobile/Fax/Email: _____

5. **OPTIONS:** Please tick the appropriate box below for the required coverage; failure to do so means the cover is not included.
- A. MOLD/MILDEW ACCEPT DECLINE
- B. ELECTRICAL/ELECTRONIC/MECHANICAL DERANGEMENT ACCEPT DECLINE
 (The interest insured must be less than six years old)
- C. PAIRS & SETS ACCEPT DECLINE
 (Pls. note option 5A & 5B are not available for a shipment stored more than 30 days beyond the basic cover time limits.)

6. **LUMP-SUM DECLARATION:** (ALTERNATE VALUATION) ACCEPT DECLINE
 This option allows you to declare one lump-sum replacement value for your shipment. This is calculated at US\$2,750 value, for every cubic meter volume of your shipment (e.g. 30cbm=US\$82,500). You are still required to list all higher value items individually, that are valued at US\$1,500 & above.

7. **TOTAL LOSS ONLY:** (ALTERNATE POLICY) ACCEPT DECLINE
 In insurance language, this type of loss means the total loss or destruction of the ENTIRE insured consignment as per London Institute Clauses "C" (effectively: "fire", "sinking", "stranding", "collision" of the conveyance, or "non-delivery" or similar "natural" perils)

STORAGE REQUIRED – FOR STORAGE EXTENSION, PLEASE MAKE APPLICATION TO YOUR MOVER OR THE INSURANCE COMPANY DIRECTLY.

ADVICE ON HOW TO PROCEED WITH THIS DECLARATION

- (i) Do not include cash, jewelry, watches, pens or similar valuable articles without consulting your packer. These items are excluded. (Excl. "c")
 (ii) Please include every item that you intend to move under the appropriate category. Use additional sheets of paper if necessary.
 (iii) Please ensure that any item valued individually at more than **US\$1,500 (or equivalent)** is listed separately.
 (iv) Definition of Replacement Value: **Retail value of article at destination.**

**** IF NO CURRENCY IS STATED, IT WILL BE ASSUMED TO BE IN US DOLLARS ****

QTY	ARTICLE	VALUE
I	LIVING ROOM	
	SOFA	
	CHAIR(S)	
	END TABLE(S)	
	COFFEE TABLE	
	LAMP(S) & SHADE(S)	
	RUG(S)/CARPET(S)	
	CURTAIN(S) & BLIND(S)	
	PICTURE(S)/PAINTING(S)	
	CLOCK(S)	
	TELEPHONE	
	BOOKCASE/CABINET	
	MIRROR(S)	
	ORNAMENT(S)	
	PIANO	
	MUSICAL INSTRUMENTS	
	TV/VCR	
II	BATHROOMS	
	RUG(S)/MAT(S)	
	TOWEL(S)/LINEN	
	CABINETS	
	COSMETICS	
	LAUNDRY BASKET	
	HAIR DRYER/RAZOR	
TOTAL COLUMN (1)		

QTY	ARTICLE	VALUE
III	DINING ROOM	
	TABLES(S) & CHAIRS	
	CHINA CABINET	
	BUFFET/SIDEBOARD	
	HOSTESS TROLLEY/BAR	
	LAMP(S) & SHADE(S)	
	RUG(S)/CARPET(S)	
	CURTAIN(S) & BLIND(S)	
	MIRROR(S)	
	TABLE LINENS	
	PICTURE(S)/PAINTING(S)	
	CLOCK(S)	
	CUTLERY SET(non sterling)	
	STILL WINE/LICQUOR	
IV	FAMILY ROOM/STUDY	
	SOFA	
	TABLE(S) & CHAIR(S)	
	CURTAIN(S) & BLIND(S)	
	MIRROR(S)	
	DESK(S)	
	CABINET/BOOKCASE	
	PICTURE(S)/PAINTING(S)	
	CLOCK(S)	
	RUG(S)/CARPET(S)	
	LAMP(S) & SHADE(S)	
	TV	
	VCR	
TOTAL COLUMN (2)		

QTY	ARTICLE	VALUE
V	KITCHEN	
	COOKER/STOVE	
	MICROWAVE OVEN	
	OVEN	
	DISHWASHER	
	REFRIGERATOR	
	FREEZER	
	TABLE(S) & CHAIR(S)	
	OVEN	
	CUTLERY/UTENSILS	
	CROCKERY	
	POTS/PANS	
	CLOCK	
	LINENS	
VI	LAUNDRY ROOM	
	WASHING MACHINE	
	DRYER	
	IRON	
	IRONING BOARD	
VII	CHINAWARE	
VIII	CRYSTAL/GLASSWARE	
TOTAL COLUMN (3)		

Signature of Proposer: _____

QTY	ARTICLE	VALUE
IX	SILVERWARE (sterling)	
X	ORNAMENTS/WORKS OF ART	
XI	ANTIQUES	
XII	MASTER BEDROOM	
	BEDS	
	CHAIRS	
	LAMP(S) & SHADE(S)	
	CHEST OF DRAWERS	
	BEDSIDE TABLES	
	DRESSING TABLES	
	CARPETS/RUGS	
	WARDROBES/ARMOIRE	
	MIRROR(S)	
	CURTAIN(S) & BLIND(S)	
	BOOKCASE(S)	
	TV	
	VCR	
XIII	BEDROOM 2	
	BEDS	
	CHAIRS	
	CHEST OF DRAWERS	
	WARDROBE	
	BEDSIDE TABLE	
XIV	BEDROOM 3	
	BEDS	
	CHAIRS	
	CHEST OF DRAWERS	
	WARDROBE	
	BEDSIDE TABLE	
TOTAL COLUMN (4)		

QTY	ARTICLE	VALUE
XV	CLOTHING - WOMENS	
	BLOUSES	
	DRESSES	
	SKIRTS/SHORTS	
	TROUSERS	
	EVENING WEAR	
	SWEATERS	
	SHOES /BOOTS	
	JACKETS/COATS	
	UNDERWEAR	
	NIGHTWEAR	
	SPORTWEAR	
	SCARVES	
	HANDBAGS	
	FURS	
XVI	CLOTHING - MENS	
	SUITS	
	SHIRTS & TIES	
	TROUSERS/SHORTS	
	SWEATERS	
	COATS/JACKETS	
	SHOES/BOOTS	
	NIGHTWEAR	
	SOCKS/UNDERWEAR	
	SPORTSWEAR	
XVII	CLOTHING - CHILDRENS	
	SHIRTS	
	TROUSERS/SHORTS	
	SKIRTS	
	DRESSES	
	NIGHTWEAR	
	COATS/JACKETS	
	SOCKS/UNDERWEAR	
	SHOES/BOOTS	
TOTAL COLUMN (5)		

QTY	ARTICLES	VALUE
XVIII	MISCELLANEOUS	
	TABLE(S) OUTDOOR	
	CHAIR(S) OUTDOOR	
	GYM EQUIPMENT	
	SPORTS EQUIPMENT	
	LAWN MOWER	
	BICYCLES(S)	
	RECORDS/TAPES	
	CD / DVD	
	COMPUTER GAMES	
XIX	BASEMENT/GARAGE/STORE	
	WORKBENCH	
	TOOL BOX	
	GARDEN TOOLS	
	FURNITURE (PATIO)	
	LUGGAGE/TRUNKS	
	BBQ	
	HANDTOOLS	
XX	ELECTRICAL/ELECTRONIC	
	TURNTABLE	
	CD / DVD PLAYER	
	TUNER	
	HI FI /AMPLIFIER	
	MP3 PLAYER	
	SPEAKERS	
	RADIO(S)	
	SEWING MACHINE	
	VACUUM CLEANER	
	COMPUTER(S)	
	COMPUTER SUPPLIES	
	COMPUTER MONITOR	
	COMPUTER PRINTER	
	VIDEO CAMERA	
	CAMERA/CAMERA LENS	
	DIGITAL CAMERA	
TOTAL COLUMN (6)		

VEHICLE DECLARATION

(MOLD/MILDEW, ELECTRICAL/ELECTRONIC/MECHANICAL DERANGEMENT COVER DO NOT APPLY TO VEHICLE OR ACCESSORIES THEREOF)

Model/Make _____ Year _____

Value of Vehicle _____ Total _____

(Depreciated value only)

NON-FACTORY INSTALLED EQUIPMENT MUST BE DECLARED SEPARATELY.

CERTIFICATE OF CONDITION MUST ACCOMPANY PROPOSAL.

TOTAL COLUMN 1	
TOTAL COLUMN 2	
TOTAL COLUMN 3	
TOTAL COLUMN 4	
TOTAL COLUMN 5	
TOTAL COLUMN 6	
MOVING COSTS (Option)	
SUM TO BE INSURED	

SIGNATURE (CUSTOMER):

Date :

Please tick again if you ticked 1st page

LUMP-SUM DECLARATION:

ACCEPT DECLINE

TOTAL LOSS ONLY:

ACCEPT DECLINE

RE-CONFIRMATION

I/WE declare that the interests specified on this proposal form (pages 1&2) constitute the entire contents of my/our shipment of household goods and personal effects. I/We further declare that I/we have read the terms & conditions & exclusions etc herein and overleaf and understand that these shall form the basis of the contract with the insurers.

**TERMS & CONDITIONS OF “COMPANY’S” STANDARD INTERNATIONAL MARINE TRANSIT INSURANCE
OF HOUSEHOLD GOODS AND PERSONAL EFFECTS**

- Condition 1. 100% Co-Insurance Clause:** The Insured shall maintain insurance on the entire shipment to the extent of the replacement value and failing to do so, the Insured shall, to the extent of any deficit, bear their respective proportion of any loss. Furthermore, in every event of loss or damage, this insurance shall not pay more than the amount respectively declared on the proposal or scheduled elsewhere in respect of each interest insured.
- Condition 2. Pairs & Sets Clause:** Where any interest consists of articles in a pair or set, in the event of a claim, the Company shall not be liable to pay more than the value of the proportionate part of the insured value of the pair or set.
- Condition 3. Repair or Replacement Clauses:** The Company shall be entitled at its sole option to repair or replace with like kind and quantity any article lost or damaged (whether wholly or in part) or to pay cash therefore, not exceeding in any event the insured value. Furthermore, the Company shall not be liable for any depreciation, loss of market, or consequential loss of any kind.
- Condition 4. Salvage Clause:** Where replacement or total loss payment of an article is made, the Company at its sole option, shall have the right to salvage of the article. Furthermore, no article may be abandoned to the Company.
- Condition 5. Prima Facie Evidence Clause:** The origin packing inventory (“packing list”) as prepared by the Moving Company and the Insured and signed by the Insured at destination shall be assumed as Prima Facie Evidence of delivery of the shipment in good order with the exception of any notations to the contrary made by the Insured at the time of delivery. To the extent the “packing list” is not available at time of delivery, a destination delivery receipt will suffice as prima facie evidence of good delivery or otherwise.
- Condition 6. Time Limitation/Claims Notification:**
- A. Basic transit time:** Coverage defined herein shall attach from such time as the Packing Company shall begin packing at origin residence and be continuous during the normal course of transit until delivery to the destination residence, but in no event shall coverage extend for more than 60 days prior to lading on board the conveyance, the course of the voyage, and not more than 60 days after discharge from the conveyance. Furthermore, at such time as the Insured shall utilize the destination warehouse or place of storage as a point of distribution, all cover shall cease. (i.e. “split” deliveries or multiple deliveries are not permitted and will void coverage hereunder unless pre-arranged by origin packer.)
 - B. Storage Extension Coverage:** Extension of coverage shall only be granted upon issuance of the Company’s written endorsement hereto. (The proposal and payment therefore must be made prior to such extension.)
 - C. Claims Notification:** It is a requirement of this insurance that the Insured shall within **14 days** of the date of delivery or such other prior event which may give rise to a claim hereunder, give written notice to the Company or the Company’s authorized agent or surveyor, that a loss/damage or such other prior event has or is likely to have occurred. Such notice shall include a list of the lost/damaged items. The insured shall follow the instructions on the claim form and all documentary evidence as stipulated therein, and on the claim form itself, must be forwarded to the Company within 120 days from the date of delivery or such other prior event which may give rise to a claim hereunder. **THE INSURED IS BOUND TO ACT AT ALL TIMES AS IF HE WERE NOT INSURED TO PROTECT THE RIGHTS AND INTERESTS OF THE COMPANY.** The extent to which the insured shall fail to follow the instructions on the claim form shall be conditions precedent to the Company’s obligation to pay any claim hereunder.
- Condition 7. Other Insurance:** This insurance does not cover to the extent of any other insurance, whether prior to or subsequent to in date and by whomsoever effected directly or indirectly 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.
- Condition 8. Subrogation Clause:** The Company shall be subrogated to the extent of their payment for losses insured hereunder to all the Insured’s rights to recovery against any person or organization. All provisions of this clause notwithstanding, it is hereby warranted that the insured shall take all necessary actions to protect the Company’s rights of subrogation against possibly culpable third parties.
- Condition 9. High Value Articles:** It is the intention of this insurance to insure all articles shipped in a normal household goods shipment. High value articles defined as, but not limited to the following: furs, silverware, collections, carpets, antiques, ivory, statuary, paintings, in excess of US\$1,500 value each item are insured provided they are specifically declared at the time of shipment and proper documentation of value is provided. The Company reserves the right to require proof of value for any item, and such proof shall be provided at the insured’s expense.
- Condition 10. Deductible Clause:** The Company pays only the Excess of US\$100 of any loss or damage for each and every claim.
- Condition 11. Motor Vehicles**
- A. Accessories/Stereo:** This insurance, when applicable, covers only the vehicle, and loss or damage to fixed accessories (mirrors/radios/ stereo/ CD players, and the like).
 - B. Own Power:** This insurance does not cover any vehicle whilst being driven under its own power except whilst being driven between conveyances on non-public roadways and private areas.
 - C. Restricted Cover:** In the event no pre-shipment condition report is prepared, coverage hereunder is restricted to theft or loss of the entire vehicle.
- Condition 12. Fraud:** In the event any claim or part thereof is found to be fraudulent, the entire claim shall be void and not recoverable hereunder.
- Condition 13. Apportionment Value Clause:** Where the subject matter insured is under one valuation, for the purpose of loss assessing, the Company reserves the right to apportion the value over each item and then over each quantity.
- Condition 14. Jurisdiction Clause:** The indemnity provided hereby shall only apply in respect of judgments which are in the first instance, obtained from the Supreme Court of Hong Kong. The Company does not recognize any other court or jurisdiction.

Optional Extended Coverage Endorsements: As applicable, it is hereby understood and agreed that:

- 1. Mold and mildew risks:** (EXCLUDED FOR STORAGE OF MORE THAN 30 DAYS BEYOND THE BASIC COVER TIME LIMITS)
To include loss or damage to the interest insured, howsoever arising, subject to the goods being professionally packed. Underwriters maximum liability shall not exceed 75% of the sum insured for any one consignment. This limitation shall not apply to claims arising from external water damage. Subject otherwise to a maximum limitation of US\$25,000 in any event.
- 2. Electrical, electronic and mechanical derangement :** (EXCLUDED FOR AUTOMOBILES AND GOODS IN STORAGE MORE THAN 30 DAYS BEYOND THE BASIC COVER TIME LIMITS)
To include loss or damage to the interest insured which is caused by electronic, and/or electrical and/or mechanical derangement, provided the interest insured is not exceeding six years old and subject to the goods being professionally packed. Subject otherwise to a maximum limitation of US\$25,000 in any event.
- 3. Pairs and sets clause**
In the event of loss or damage to an item that forms part of a pair or a set, the indemnity afforded by this policy shall, in the first instance be limited to Condition 3. Repair or Replacement Clauses. However in the event where Repair or Replacement is not economical, viable or possible, it remains the underwriter’s option to pay a reasonable and fair reduction in the value of the pair or set. All the articles constituting the pair or set shall, at the underwriter’s option, become their property in the event that the Underwriters agree to pay the total loss of the pair or entire set.

PROPOSED EXCLUSIONS

The proposed policy does NOT cover:

- (a) Damage to china, glass, furniture, fabric and other fragile articles unless directly caused by fire, stranding, sinking, collision or overturning of the vessel or transporting conveyance. THE FOREGOING DOES NOT APPLY IF SUCH ARTICLES WERE PROFESSIONALLY PACKED.
- (b) Loss or damage caused by delay, wear and tear, climatic conditions, vermin, moths, inherent vice, variation of temperature, electrical, electronic or mechanical derangement except as per the Optional Extended Coverage Endorsements.
- (c) Loss of cash, cheques, money, postal orders, bonds, travel tickets, passports, securities, manuscripts, or documents of all descriptions, unset precious and semi-precious stones, bullion of whatever nature, jewelry, watches, and pens of every description. (except as arranged prior to shipment in writing).
- (d) Any loss and/or damage occasioned to or by perishable goods, acids, paints, aerosols, medicines, and liquids of all descriptions included in the consignment (excepting cosmetics or still wine/liquor).
- (e) Any loss/damage resulting from delay confiscation, seizure, or other official acts of any government agency or organisation.
- (f) WAR & TERRORISM RISKS of all descriptions such as but not limited to: declared or undeclared war, riot, strike or civil commotion, civil war, rebellion, any act of terrorism, direct or indirect.
- (g) Any loss by nuclear contamination, nuclear reaction, nuclear radiation, or radioactive contamination.
- (h) Loss or damage arising in consequence of bankruptcy, liquidation or insolvency of any Shipping Company or Packing Company or bailees who may have responsibility or control over the insured interests.

CLAIMS REPORTING PROCEDURES

Specifically:

- 1. In the event of loss or damage believed covered by the certificate of insurance you must report same in writing immediately to a) the Company and b) your destination agent or your mover but in no event later than 14 days from date of delivery or other event which may give rise to a claim.
- 2. DO NOT give a clean receipt for goods that are in doubtful condition, particularly if container or packing cases show external signs of damage at the time of delivery. You will otherwise jeopardize the Company's rights of recovery and your claim may be reduced.
- 3. Write a letter to the air or ocean carrier (not the packer) who transported your shipment stating that there has been damage/loss and attach a copy of same to claim form. This must be done immediately to preserve the Company's right against third parties.
- 4. Contact one of the Agents listed for survey. Should none be nearby, contact the nearest Lloyd's Agent, but if neither is represented, then by some other recognized Insurance Authority. Request the representative to conduct survey and issue certificate stating cause and extent of loss or damage. Carriers representative should be requested to attend survey. SURVEY FEE IS CUSTOMARILY PAID BY CONSIGNEE AND MAY BE INCLUDED IN ANY VALID CLAIM AGAINST THE COMPANY. **SURVEYS ARE NOT AUTHORIZED IF LOSS AND DAMAGE IS LESS THAN US\$3,000.00.**
- 5. Container and contents should be preserved in the condition that they were received until the survey has been completed unless further damage would result.
- 6. Obtain estimates for repair of damages and attach to the claim form.
- 7. Complete the claim form (included with this packet) and follow the instructions printed on it. NO CLAIM WILL BE CONSIDERED PROPERLY PRESENTED UNTIL THE COMPANY HAS RECEIVED THE COMPLETED FORM, SIGNED BY THE CLAIMANT, ACCOMPANIED BY THE REQUIRED DOCUMENTS AND INDICATING A DEMAND FOR A SPECIFIC AMOUNT OF MONEY. AIRMAIL YOUR CLAIM WITH ALL RELEVANT DOCUMENTS ATTACHED TO:

INTERNATIONAL ADMINISTRATORS LIMITED.
16/FL, NO. 9 DES VOEUX ROAD WEST
SHEUNG WAN
HONG KONG
TEL.(852) 2892 9688
FAX.(852) 2838 9640
EMAIL: claims-gi@ialhk.com
- 8. It is a requirement of this insurance that you must forward all documents within 120 days from the date of delivery or the date on which the loss was discovered whichever occurs first. If you are having difficulty in fulfilling this requirement you must write to the Company requesting an extension of time to file and your reason(s) for same. The Company will then consider such request.
- 9. Documents to be supplied by Insured:
 - a. Original Insurance Certificate (photo-copy is unacceptable)
 - b. Bill of Lading or Airway bill
 - c. Survey Report (if required as per Instruction 4 above)
 - d. Repair Estimates (Instruction 6)
 - e. Packing list signed at destination
 - f. Correspondence transpiring between Insured and Shipping Company or other bailees as Instructions 1 and 3
 - g. The Claims Form of the Insurance Company