

CONDITIONS

1. **100% Coinsurance Clause:** The Insured shall maintain insurance on the entire shipment and failing to do so, the insured shall to the extent of such deficit, bear his or their proportion of any loss. Furthermore, in every event of loss or damage, this insurance shall not attach or cover for more than the amount specified opposite each category of goods listed on the reverse side or as scheduled elsewhere, and in no instance shall coverage attach for an amount greater than the actual market value or replacement cost of any item.
2. **Deductible Clause:** Each claim for loss or damage shall be adjusted separately and from the amount of each such adjusted claim or applicable limit of liability, whichever is less, THE SUM as shown on the reverse side shall be deducted. This deductible applies separately to each claim placed against household goods and automobiles.
3. **Pairs & Sets Clause:** Where any insured item consists of articles in a pair or set, this Certificate shall not pay more than the value of any particular part or parts which may be lost or damaged, without reference to any special value which such article or articles may have as part of such pair or set, nor more than a proportionate part of the insured value of the pair or set.
4. **Repair or Replacement Clause:** Underwriters retain the right to inspect and or appraise any item prior to its repair or disposal. Underwriters shall be entitled at their sole option, to repair or replace with like kind and quality, any article lost or damaged (whether wholly or in part) or to pay cash therefore not exceeding in any event the sum insured, or the actual market value or replacement cost of any item, whichever is less. Underwriters retain the right to request substantiation of the values listed on a valued inventory. In no instance can payment exceed the true value of an item.
5. **Salvage Clause:** Where replacement or total loss payment of a damaged articles(s) is made by Underwriters, they, at their sole option, have the right to salvage of the damaged articles.
6. **Prima Facie Evidence Clause:** The origin and/or destination packing inventory as prepared by the mover and signed by the Insured and mover shall be assumed as Prima Facie Evidence of delivery of the shipment in good order with the exception of any notations made by the Insured at the time of delivery, noting missing/damage cartons. .
7. **Claims Notification:** In the event of loss, damage or non-delivery which may give rise to a claim under this certificate, immediate notice must be given in writing to UNIRISC at the address shown on this certificate. Failure to give notice within 45 days after delivery of the shipment will void coverage under this certificate. Further it is understood and warranted that presentation of claim after notice will be in a timely fashion not to exceed 90 days from the time of such notice.
8. **Misrepresentation and Fraud:** This entire certification shall be void if, whether before or after a loss, the Insured has concealed or misrepresented any material fact or circumstances concerning this insurance or the subject thereof, or the interest of the Insured therein, or in case of any fraud or false swearing by the Insured relating thereto.
9. **Territorial Conditions:**
 - a. **Household Goods:** Coverage is to apply from such time as packing by an authorized mover commences at origin residence and continues during the normal course of transit until unpacking by an authorized mover is completed at the destination residence, provided that all other terms and conditions of this coverage are met. Coverage will only attach to the goods while they are in the care, custody, and control of an authorized mover or its agent.
 - b. **Automobiles:** Coverage is to apply from the time that the automobile is given into the custody of the freight forwarder or steamship company and continues until the automobile is delivered to point of final destination provided it is not operated on public or private roads under its own power from time of discharge from the vessel until arrival at such final destination. This provision does not apply to transportation between conveyances provided such transportation does not exceed ten (10) statute miles. Further coverage does not apply for any period exceeding 72 hours at destination ocean port should this be the point of final destination.
 - c. **Storage Coverage Extensions:** Coverage is intended to apply within the country of final destination for a period of 180 days warranted, however, that the property is stored in an enclosed protected warehouse under the care, custody and control of the mover. Mini and/or self storage facilities are excluded. For Sections I & II coverage may be extended for additional periods of storage subject to prior notice and payment of additional premium to UNIRISC. Special notice shall be in writing and made upon the appropriate application provided.
10. **Other Insurance:** This insurance does not cover to the extent of any other insurance, whether prior or subsequent hereto in date and by whomsoever effected directly or indirectly covering the same property, and the Underwriters shall be liable for loss or damage only for the excess value beyond the amount due from such other insurance.
11. **Subrogation Clause:** The Underwriters shall be subrogated to the extent of their payment for losses insured hereunder and to the Insured's rights to recovery against any person or organization; excepting the origin and destination freight forwarders and packers who performed pickup, packing, delivery and unpacking services in connection with the movement of the shipment. All provisions of this clause notwithstanding, it is hereby warranted that the Insured shall take all necessary actions to protect Underwriter's rights of subrogation against possibly culpable parties. Failure to take such action, causing prejudice to Underwriters' rights of subrogation, may result in a reduction or denial of any claim made under this insurance.
12. **High Value Articles:** Any item with an individual value of 2% or more of the total value of your shipment, is defined as "High Value Article" and must be specifically declared and valued at the time of shipment.
13. **Premium Payment:** Where the named Insured herein has not paid premium directly to UNIRISC, any party receiving premium from the herein named Insured is constructed as the Insured's agent for payment of said premium to UNIRISC and failure of UNIRISC to receive such premium will void any coverage under the Certificate.