

SERFF Tracking Number: ZURC-125906078 State: Arkansas
 First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: CW-CM-27970
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
 Product Name: Commercial Inland Marine Moving and Storage Certificate
 Project Name/Number: /

Filing at a Glance

Companies: American Zurich Insurance Company, American Guarantee and Liability Insurance Company, Zurich American Insurance Company of Illinois, Zurich American Insurance Company

Product Name: Commercial Inland Marine SERFF Tr Num: ZURC-125906078 State: Arkansas

Moving and Storage Certificate

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 09.0005 Other Commercial Inland Marine

Co Tr Num: CW-CM-27970

State Status: Fees verified and received

Filing Type: Form

Co Status: Not Applicable

Reviewer(s): Betty Montesi, Llyweyia Rawlins

Author: Roderick Veranga

Disposition Date: 11/17/2008

Date Submitted: 11/17/2008

Disposition Status: Approved

Effective Date Requested (New): 01/01/2009

Effective Date (New): 01/01/2009

Effective Date Requested (Renewal): 01/01/2009

Effective Date (Renewal): 01/01/2009

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 11/17/2008

State Status Changed: 11/17/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We wish to file a new certificate for use in your state. This certificate will be used on an existing moving and storage program that will now be written by our company. The certificate is based on an already approved AIG filing.

U-CIM-150-A CW (10-08) Movers Choice Moving And Storage Certificate Coverage

SERFF Tracking Number: ZURC-125906078 State: Arkansas
 First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: CW-CM-27970
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
 Product Name: Commercial Inland Marine Moving and Storage Certificate
 Project Name/Number: /

This optional coverage is available to the shipper of household goods when the mover has purchased coverage provided by the Moving And Storage Coverage Form (U-CIM-149-A). Certificate Coverage amends the valuation beyond the legal liability of the mover. When there is direct damage to goods being shipped and/or stored under the Certificate Coverage, valuation is the lesser of actual cash value, stated (scheduled) value, or actual cost to repair or replace.

We wish to file this certificate with an effective date of January 1, 2009.

Company and Contact

Filing Contact Information

Roderick Veranga, Business Analyst roderick.veranga@zurichna.com
 1400 American Lane (847) 413-3054 [Phone]
 Schaumburg, IL 60196 (847) 605-7768[FAX]

Filing Company Information

American Zurich Insurance Company	CoCode: 40142	State of Domicile: Illinois
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-3141762	

American Guarantee and Liability Insurance Company	CoCode: 26247	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-6071400	

Zurich American Insurance Company of Illinois	CoCode: 27855	State of Domicile: Illinois
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-2781080	

Zurich American Insurance Company	CoCode: 16535	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60102	Group Name:	State ID Number:

SERFF Tracking Number: ZURC-125906078 State: Arkansas
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: CW-CM-27970
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Commercial Inland Marine Moving and Storage Certificate
Project Name/Number: /

(847) 605-6000 ext. [Phone]

FEIN Number: 36-4233459

SERFF Tracking Number: ZURC-125906078 State: Arkansas
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: CW-CM-27970
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Commercial Inland Marine Moving and Storage Certificate
Project Name/Number: /

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 per form filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Zurich Insurance Company	\$50.00	11/17/2008	23977416
American Guarantee and Liability Insurance Company	\$0.00	11/17/2008	
Zurich American Insurance Company of Illinois	\$0.00	11/17/2008	
Zurich American Insurance Company	\$0.00	11/17/2008	

SERFF Tracking Number: ZURC-125906078 State: Arkansas
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: CW-CM-27970
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Commercial Inland Marine Moving and Storage Certificate
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	11/17/2008	11/17/2008

SERFF Tracking Number: ZURC-125906078 State: Arkansas
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: CW-CM-27970
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Commercial Inland Marine Moving and Storage Certificate
Project Name/Number: /

Disposition

Disposition Date: 11/17/2008
Effective Date (New): 01/01/2009
Effective Date (Renewal): 01/01/2009
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: ZURC-125906078 State: Arkansas
 First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: CW-CM-27970
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
 Product Name: Commercial Inland Marine Moving and Storage Certificate
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Memorandum	Approved	Yes
Form	Movers Choice - Moving and Storage Certificate Coverage	Approved	Yes

SERFF Tracking Number: ZURC-125906078 State: Arkansas
 First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: CW-CM-27970
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
 Product Name: Commercial Inland Marine Moving and Storage Certificate
 Project Name/Number: /

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Movers Choice - Moving and Storage Certificate Coverage	U-CIM-150-A CW	10 08	Policy/Coverage New Form		0.00	U-CIM-150-A CW 1008 Certificate.pdf

Movers Choice – Moving And Storage Certificate Coverage



Coverage is provided by Select Company	
Owner of Property (herein called Insured): Mailing Address:	
Certificate #:	Certificate Date:
Bill of Lading #:	Effective Date:
Warehouse Receipt #:	Effective Date:
Mover:	
Schedule - Property Insured:	
Policy Number:	Description of Property:
Premium: \$	Amount of Insurance (100% value of property): \$
<input type="checkbox"/> Actual Cash Value	<input type="checkbox"/> Replacement Cost
Coinsurance: %	Deductible: \$
in any one occurrence.	
While in transit from	to
OR	
Permanently stored at:	@ \$ /month of value
Signature of Insured: _____	Date: _____

TERMS AND CONDITIONS

Various provisions in this Certificate restrict coverage. Read the entire Certificate carefully to determine rights, duties and what is and is not covered.

1. **PROPERTY COVERED:** This Certificate insures property of the Insured, including household goods, boats not exceeding 16 feet in length, and automobiles accepted for repositioning, packing, crating, or transportation except as excluded in Paragraph 8. **EXCLUSIONS.** Automobiles, boats, computer hardware and antiques are insured for actual cash value only.
2. **COVERAGE PERIOD:** This Certificate covers the property insured while in due course of transit, from the time that the packing commences, provided that the packing is performed by the mover, at the origin residence and continues until delivered at the destination residence, or until unpacking is completed, provided that the unpacking is performed by the mover.
3. **LIMIT OF INSURANCE:** The Company insures up to and shall not be liable for more than the Amount of Insurance shown in the Schedule of this Certificate.
4. **COINSURANCE CLAUSE:** If the amount of insurance purchased is not equal to the 100% value of the property, we will not pay for the full value of any item lost or damaged. You shall, to the extent of such deficit, bear your portion of the loss.
5. **DEDUCTIBLE CLAUSE:** All loss, damage and expense arising out of any one occurrence shall be adjusted as one loss, and from the amount of each such adjusted loss shall be deducted the deductible amount shown in the Schedule of this Certificate.

- 6. TERRITORIAL LIMIT:** This Certificate applies only within the United States and Canada (excluding transportation to and from Alaska or Hawaii).
- 7. PERILS INSURED:** This Certificate insures against all risk of direct physical loss or damage to the described property from any external cause except as excluded in Paragraph **8. EXCLUSIONS**.
- 8. EXCLUSIONS:** This Certificate does not apply to and coverage is not provided for:
- a. Delay of shipment, loss of market, loss of value, loss of use or consequential damages.
 - b. Perishable articles unless caused directly by fire, lightning, explosion, flood, cyclone, tornado, windstorm, collapse of bridges, theft, or collision, overturn or upset of the transporting vehicle.
 - c. Documents, foodstuffs, plants, live animals, currency, notes, securities, accounts, bills, bullion, deeds, personal documents, family albums/videos/photographs, stamps, coins, money, jewelry, furs, sports cards, watches and precious stones.
 - d. Automobiles driven under its own power except during loading and unloading.
 - e. Collections valued over \$500 unless specifically listed in the Schedule of this Certificate by description and value and the additional premium paid.
 - f. Fine arts and antiques in excess of \$5,000 per item or \$15,000 collectively unless specifically listed in the Schedule of this Certificate by description and value and the additional premium paid.
 - g. Loss or damage caused by or resulting from:
 - (1) An act, omission or order of the Insured or his agent;
 - (2) Insects, moths, vermin or ordinary wear and tear;
 - (3) Damages caused by spillage of chemicals, cleaning solutions, flammables, lubricants and other similar materials;
 - (4) Defects or inherent vice of the article, including susceptibility to damage because of atmospheric conditions such as temperature and humidity or changes therein.
 - h. Fungus, mold(s), mildew or yeast; or any spores or toxins created or produced by or emanating from such fungus, mold(s), mildew or yeast;
 - (1) Fungus includes, but is not limited to, any of the plants or organisms belonging to the major group fungi, lacking chlorophyll, and including mold(s), rusts, mildews, smuts and mushrooms;
 - (2) Mold(s) includes, but is not limited to, any superficial growth produced on damp or decaying organic matter or on living organisms, and fungi that produce mold(s);
 - (3) Spores means any dormant or reproductive body produced by or arising or emanating out of any fungus, mold(s), mildew, plants, organisms or microorganisms.
 - i. Loss of or damage to computer data or media.
 - j. Damage to packed articles unless professionally packed, or unless there are physical signs that such damage resulted from negligence of the mover, or unless the damage is caused directly by fire, lightning, explosion, flood, cyclone, tornado, windstorm, collapse of bridges, theft, or collision, overturn or upset of the transporting vehicle.
 - k. The mechanical or electrical derangement of mechanical, electrical, or electromechanical devices unless there are physical signs such damage resulted from negligence of the mover.
 - l. Missing items, unless exceptions are noted on delivery documents.
 - m. Loss or damage caused by or resulting from a nuclear reaction, nuclear radiation, or radioactive contamination (whether controlled or uncontrolled; whether caused by natural, accidental, or artificial means). Loss caused by nuclear hazard is not considered loss caused by fire, explosion, or smoke. Direct loss by fire resulting from the nuclear hazard is covered.

n. Loss caused by:

- (1) War, including undeclared war or civil war; or
- (2) Warlike action by a military force, including action taken to prevent or defend against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, or unlawful seizure of power including action taken by governmental authority to prevent or defend against any of these.

With regard to any action that comes within the "terms" of this exclusion and involves nuclear reaction, nuclear radiation, or radioactive contamination, this War and Military Action Exclusion will apply in place of the Nuclear Hazard Exclusion.

o. Loss caused by or resulting from release, discharge, seepage, migration, dispersal, or escape of pollutants. For the purposes of this exclusion, pollutant means:

- (1) Any solid, liquid, gaseous, thermal, or radioactive irritant or contaminant, including but not limited to acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be recycled, reclaimed, or reconditioned, as well as disposed of; and
- (2) Electrical or magnetic emissions, whether visible or invisible, and sound emissions.

9. GENERAL CONDITIONS:

a. **VALUATION:** If the valuation stated in the Schedule of this Certificate is Actual Cash Value, the Company shall not be liable for more than the lesser of the following amounts:

- (1) The actual cash value of the property at the time of loss, allowing for depreciation and obsolescence, or
- (2) The Amount of Insurance stated in the Schedule of this Certificate, or
- (3) The actual cost to repair the damaged property.

If the valuation stated in the Schedule of this Certificate is Replacement Cost, the Company shall not be liable for more than the lesser of the following amounts:

- (1) The replacement cost of the property at the time of loss, or
- (2) The Amount of Insurance stated in the Schedule of this Certificate, or
- (3) The actual cost to repair the damaged property.

b. **TEMPORARY STORAGE:** This policy, subject to all its terms and conditions, is extended to cover shipments of household goods and personal effects which are temporarily stored at a public warehouse (excluding any storage of goods in a mini warehouse or self storage location) for a period of up to 90 consecutive days at no additional charge.

c. **PERMANENT STORAGE:** This policy, subject to all its terms and conditions, may be extended to cover shipments of household goods and personal effects which are stored at a public warehouse, where a valid warehouse receipt has been issued (excluding any storage of goods in a mini warehouse or self storage location). Coverage is available subject to the above Permanent Storage schedule and rate and with notification to the Company within 15 days of the commencement of permanent storage. The following additional exclusion shall apply in the event of loss or damage to property insured under this extension: Coverage under this Certificate does not apply to loss or damage caused by or resulting from unexplained or mysterious disappearance, or shortage.

d. **PAIR OR SET:** In the event of loss or damage to any article or articles which are part of a pair or set, the measure of loss or damage to such article or articles shall a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of such article or articles, but in no event shall such loss or damage be construed to mean total loss of the pair or set.

- e. **PROTECTION OF PROPERTY:** In case of actual (or imminent with prior notice to and approval from the Company) loss or damage, it shall, without prejudice to this insurance, be lawful and necessary for the Insured, their factors, servants or assigns to sue, labor and travel for, in and about the defense, safeguard and recovery of the property or any part of the property insured hereunder; nor in the event of loss or damage shall the acts of the Insured or the Company in recovering, saving and preserving the insured property be considered a waiver or an acceptance of abandonment. The expenses so incurred shall be borne by the Insured and the Company proportionately to the extent of their respective interests.
- f. **NOTICE AND PROOF OF LOSS:** The Insured shall, as soon as practicable, report in writing to the Company or its agent every loss, damage or occurrence which may give cause to a claim under this Certificate and shall file with the Company or its agent within ninety (90) days from date of delivery a detailed, signed and sworn proof of loss. Failure of the Insured to report the loss or damage or to file such sworn proof of loss shall invalidate any and all claims under this Certificate for such loss.
- g. **INSURED'S RESPONSIBILITY:** It is the Insured's responsibility to check the Household Goods Descriptive Inventory for correctness before signing. All goods must be listed on the inventory and the condition at origin must accurately reflect the condition of the goods at origin. The Insured shall upon delivery check the items against the inventory and note any missing items and changes in condition of the goods delivered. The Company's liability for loss or damage will be determined by the notations made at delivery. In the event an inventory is not prepared by the mover, exceptions and notations must be made on the bill of lading or delivery receipt.
- h. **SETTLEMENT OF CLAIMS:** All adjusted claims shall be paid or made good to the Insured within thirty (30) days after presentation and acceptance of satisfactory proof of interest and loss at the office of the Company. No loss shall be paid if the Insured has collected the same from others.
- i. **DEBRIS REMOVAL:** In the case of loss or damage to the property covered hereunder, the Company will pay such expense which may be incurred in the removal of all debris of such property which may be occasioned by loss covered under the terms of this Certificate. However, total liability under the Certificate shall not exceed the Amount of Insurance shown in the Schedule of this Certificated.
- j. **COMPANY'S OPTIONS:** It shall be optional with the Company to take all, or any part, of the property at the agreed or appraised value, or to repair, rebuild or replace such property destroyed or damaged with other of like kind and quality within a reasonable time. The Company shall give notice of its intention to do so within sixty (60) days after the receipt and acceptance of the proof of loss herein required.
- k. **SUBROGATION:** In the event of any loss payment under this Certificate, the Insured shall assign and subrogate all their rights and claims against others to the Company at time of payment, for an amount not exceeding the sum paid by the Company and shall permit suit to be brought in the Insured's name, but at the Company's expense. The Insured further agrees to render all reasonable assistance in the prosecution of such suit or suits. The Company is not liable for any loss, which, without its consent, has been settled or compromised with others who may be liable therefore.
- l. **APPRAISAL:** If the Insured and the Company fail to agree on the amount of loss, each upon written demand either of the Insured or of the Company made within sixty (60) days after receipt of proof of loss by the Company, shall select a competent and disinterested appraiser. The appraisers shall then select a competent and disinterested umpire. If they should fail for fifteen (15) days to agree upon such umpire, then upon the request of the Insured or of the Company such an umpire shall be selected by a judge of a court of record in the county and state in which such appraisal is pending. Then at a reasonable time and place, the appraisers shall appraise the loss stating separately the value at the time of loss and the amount of loss. If the appraisers fail to agree, they shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The Insured and the Company shall each pay his or its chosen appraiser and shall bear equally the other expense of the appraisal and of the umpire.
- m. **SUIT:** No suit, action or proceeding for the recovery of any claim under this Certificate shall be sustainable in any court of law or equity unless all the requirements of this Certificate have been complied with, and unless commenced within twelve (12) months after discovery by the Insured of the occurrence which give rise to the claim.
- n. **ASSIGNMENT:** Assignment or transfer of this Certificate shall not be valid without written consent of the Company.

- o. AGENT:** No person or firm shall be deemed an agent of the Company unless specifically authorized in writing by the Company.
- p. CONFORMITY TO STATUE:** Terms of this Certificate in conflict with the written laws of any state in which this Certificate is issued, which are applicable to this Certificate, are changed to conform to such laws.
- q. CONCEALMENT OR FRAUD:** If the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance, this Certificate shall become void and all claims hereunder shall be forfeited.

SERFF Tracking Number: *ZURC-125906078* *State:* *Arkansas*
First Filing Company: *American Zurich Insurance Company, ...* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *CW-CM-27970*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0005 Other Commercial Inland Marine*
Product Name: *Commercial Inland Marine Moving and Storage Certificate*
Project Name/Number: */*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ZURC-125906078 State: Arkansas
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: CW-CM-27970
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Commercial Inland Marine Moving and Storage Certificate
Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 11/17/2008

Comments:

Attachment:

CW-CM-27970 P&C Trans.pdf

Satisfied -Name: Filing Memorandum **Review Status:** Approved 11/17/2008

Comments:

Attachment:

Form Explanatory Memo.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	New Business
	Renewal Business
	f. State Filing #:
	g. SERFF Filing #:
	h. Subject Codes

3. Group Name	Group NAIC #
Zurich North America	212

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Guarantee & Liability Insurance Co.	NY	26247	36-6071400	0212
American Zurich Insurance Company	IL	40142	36-3141762	0212
Zurich American Insurance Company of Illinois	IL	27855	36-2781080	0212
Zurich American Insurance Company	NY	16535	36-4233459	0212

5. Company Tracking Number	CW-CM-27970
-----------------------------------	--------------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Roderick Veranga 1400 American Lane Schaumburg, IL 60196	Business Analyst	847-413-3054	847-605-7768	Roderick.veranga@zurichna.com
7. Signature of authorized filer					
8. Please print name of authorized filer			Roderick Veranga		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Commercial Inland Marine
10. Sub-Type of Insurance (Sub-TOI)	Commercial Inland Marine
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	0.9
12. Company Program Title (Marketing title)	Movers Choice Moving and Storage Certificate Filing
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: January 1, 2009 Renewal: January 1, 2009
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	November 17, 2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	CW-CM-27970
------------	--	-------------

21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	--

We wish to file a new certificate for use in your state. This certificate will be used on an existing moving and storage program that will now be written by our company. The certificate is based on an already approved AIG filing.

U-CIM-150-A CW (10-08) Movers Choice Moving And Storage Certificate Coverage

This optional coverage is available to the shipper of household goods when the mover has purchased coverage provided by the Moving And Storage Coverage Form (U-CIM-149-A). Certificate Coverage amends the valuation beyond the legal liability of the mover. When there is direct damage to goods being shipped and/or stored under the Certificate Coverage, valuation is the lesser of actual cash value, stated (scheduled) value, or actual cost to repair or replace.

We wish to file this certificate with an effective date of January 1, 2009.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
------------	---

Check #: EFT
Amount: \$50

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

**Form Explanatory Memorandum
Movers Choice Moving And Storage Certificate**

We wish to file a new certificate for use in your state. This certificate will be used on an existing moving and storage program that will now be written by our company. The certificate is based on an already approved AIG filing.

U-CIM-150-A CW (10-08) Movers Choice Moving And Storage Certificate Coverage

This optional coverage is available to the shipper of household goods when the mover has purchased coverage provided by the Moving And Storage Coverage Form (U-CIM-149-A). Certificate Coverage amends the valuation beyond the legal liability of the mover. When there is direct damage to goods being shipped and/or stored under the Certificate Coverage, valuation is the lesser of actual cash value, stated (scheduled) value, or actual cost to repair or replace.

We wish to file this certificate with an effective date of January 1, 2009.