

SERFF Tracking Number: IRON-125645721 State: Arkansas
Filing Company: Ironshore Indemnity Inc. State Tracking Number: EFT \$50
Company Tracking Number: CIM-08-001-F
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Household Goods, Moving and Storage Program
Project Name/Number: Submission of Household Goods, Moving and Storage Program/CIM-08-001

Filing at a Glance

Company: Ironshore Indemnity Inc.

Product Name: Household Goods, Moving and Storage Program SERFF Tr Num: IRON-125645721 State: Arkansas

TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 09.0005 Other Commercial Inland Marine	Co Tr Num: CIM-08-001-F	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Meghan Slenkamp, Westmont Associates	Disposition Date: 06/04/2008
	Date Submitted: 05/14/2008	Disposition Status: Approved
Effective Date Requested (New): On Approval		Effective Date (New): 06/04/2008
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal): 06/04/2008

State Filing Description:

General Information

Project Name: Submission of Household Goods, Moving and Storage Program	Status of Filing in Domicile: Authorized
Project Number: CIM-08-001	Domicile Status Comments: This filing is EXEMPT in Minnesota
Reference Organization: None	Reference Number: None
Reference Title: None	Advisory Org. Circular: None
Filing Status Changed: 06/04/2008	
State Status Changed: 06/04/2008	Deemer Date:
Corresponding Filing Tracking Number: CIM-08-001-R	
Filing Description:	
Submission of Household Goods, Moving and Storage Program - Commercial Inland Marine New Program	

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Company and Contact

Filing Contact Information

Meghan Slenkamp, meghan@westmontlaw.com
 25 Chestnut Street, Ste. 105 (856) 216-0220 [Phone]
 Haddonfield, NJ 08033 (856) 216-0303[FAX]

Filing Company Information

Ironshore Indemnity Inc. CoCode: 23647 State of Domicile: Minnesota
 55 Broadway, 12th Fl. Group Code: 4509 Company Type: Property & Casualty
 New York, NY 10006 Group Name: Ironshore Group State ID Number: 1639
 (646) 826-6616 ext. [Phone] FEIN Number: 41-0121640

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Standard Form Filing Fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Ironshore Indemnity Inc.	\$50.00	05/14/2008	20317256

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	06/04/2008	06/04/2008

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Letter of Authorization	Approved	Yes
Supporting Document	IM Form Memo	Approved	Yes
Supporting Document	IM Forms Listing	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Form	New Certificate Declaration	Approved	Yes
Form	TransCover	Approved	Yes
Form	Schedule of Insurance	Approved	Yes
Form	Premium Adjustment Endorsement	Approved	Yes
Form	Deductible Reimbursement Endorsement	Approved	Yes
Form	Full Value Deductibles Applicable to the Named Insured's Customer	Approved	Yes
Form	General Commodities Exclusion	Approved	Yes
Form	General Commodities Extension	Approved	Yes
Form	Van Line Additional Insured	Approved	Yes
Form	Payment Schedule Endorsement	Approved	Yes
Form	Record Storage Extension	Approved	Yes
Form	Schedule of Insurance Extension	Approved	Yes
Form	General Amendatory Policy Endorsement	Approved	Yes
Form	Employee Relocation Household Goods Insurance	Approved	Yes
Form	Employee Relocation Household Goods Insurance Coverage Policy	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes
Form	Domestic/International Transit Endorsement	Approved	Yes
Form	Plan B – Goods in Storage – Extension of Coverage	Approved	Yes
Form	Waiver Endorsement	Approved	Yes
Form	Atmospheric Conditions Endorsement	Approved	Yes
Form	Extended Radioactive Contamination Exclusion Clause with USA Endorsement	Approved	Yes

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Form	Chemical, Biological, Bio-Chemical Electromagnetic Weapons and Cyber Attack Exclusion Clause	Approved	Yes
Form	Terrorism Endorsement	Approved	Yes
Form	GapCover Extension of Coverage	Approved	Yes
Form	OFAC Notice	Approved	Yes
Form	Certificate of Insurance	Approved	Yes
Form	Insurance Contract	Approved	Yes
Form	Arkansas Amendatory Endorsement (Employee Relocation Household Goods Insurance)	Approved	Yes
Form	Arkansas Amendatory Endorsment	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	New Certificate Declaration	III.TR.001	04 08	Declaration New s/Schedule		0.00	NEW CERTIFICATE DECLARATION.III.TR.001.pdf
Approved	TransCover	III.TR.002		Policy/Coverage Form		0.00	TransCover.II.TR.002.pdf
Approved	Schedule of Insurance	III.TR.003	04 08	Declaration New s/Schedule		0.00	SCHEDULE OF INSURANCE.III.TR.003.pdf
Approved	Premium Adjustment Endorsement	III.TR.004	04 08	Endorsement/Amendment/Conditions		0.00	PREMIUM ADJUSTMENT ENDORSEMENT.III.TR.004.pdf
Approved	Deductible Reimbursement Endorsement	III.TR.005		Endorsement/Amendment/Conditions		0.00	Deductible Reimbursement Endorsement.III.TR.005.pdf
Approved	Full Value Deductibles Applicable to the Named Insured's Customer	III.TR.006		Endorsement/Amendment/Conditions		0.00	FULL VALUE DEDUCTIBLES APPLICABLE TO THE NAMED INSURED'S CUSTOMER

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Approval	Description	Reference	Action	Amount	File Name
Approved	General Commodities Exclusion	III.TR.007 04 08	Endorsement/Amendment/Conditions	0.00	.III.TR.006.pdf
Approved	General Commodities Extension	III.TR.008 04 08	Endorsement/Amendment/Conditions	0.00	General Commodities Extension.III.TR.008.pdf
Approved	Van Line Additional Insured	III.TR.009 05 08	Endorsement/Amendment/Conditions	0.00	Van Line Additonal Insured.III.TR.009.pdf
Approved	Payment Schedule Endorsement	III.TR.010 04 08	Endorsement/Amendment/Conditions	0.00	PAYMENT SCHEDULE ENDORSEMENT.III.TR.010.pdf
Approved	Record Storage Extension	III.TR.011 05 08	Endorsement/Amendment/Conditions	0.00	Record Storage Extension.III.TR.011.pdf
Approved	Schedule of Insurance Extension	III.TR.012 05 08	Declaration News/Schedule	0.00	SCHEULE OF INSURANCE EXTENSION .III.TR.012.pdf
Approved	General Amendatory Policy Endorsement	III.TR.013 05 08	Endorsement/Amendment/Conditions	0.00	GENERAL AMENDATORY POLICY ENDORSEMENT.III.TR.013.pdf
Approved	Employee Relocation	III.TR.014 04 08	Endorsement/Amendment	0.00	Employee Relocation

<i>SERFF Tracking Number:</i>	<i>IRON-125645721</i>	<i>State:</i>	<i>Arkansas</i>		
<i>Filing Company:</i>	<i>Ironshore Indemnity Inc.</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>		
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<i>Project Name/Number:</i>	<i>Submission of Household Goods, Moving and Storage Program/CIM-08-001</i>				
	Household Goods Insurance		ent/Condi ons	Household Goods Insurance.III. TR.014.pdf	
Approved	Employee Relocation Household Goods Insurance Coverage Policy	III.TR.015 04 08	Policy/CoveNew rage Form	0.00	Employee Relocation Household Goods Insurage Coverage Policy.III.TR 015.pdf
Approved	Replacement Cost Endorsement	III.TR.016 05 08	Endorseme New nt/Amendm ent/Condi ons	0.00	POLICY ENDORSEM ENT8.III.TR. 016.pdf
Approved	Domestic/Internat ional Transit Endorsement	III.TR.017 05 08	Endorseme New nt/Amendm ent/Condi ons	0.00	DomesticInte rnational Transit Endorsemen t. III.TR.017.pd f
Approved	Plan B – Goods in Storage – Extension of Coverage	III.TR.018 05 08	Endorseme New nt/Amendm ent/Condi ons	0.00	Plan B Good in Storage Extension of Coverage.III. TR.018.pdf
Approved	Waiver Endorsement	III.TR.019 05 08	Endorseme New nt/Amendm ent/Condi ons	0.00	Waiver Endorsemen t.III.TR.019.p df
Approved	Atmospheric Conditions Endorsement	III.TR.020 05 08	Endorseme New nt/Amendm ent/Condi ons	0.00	Atmospheric Conditions Endorsemen t.III.TR.020.p df
Approved	Extended	III.TR.021 04 08	Endorseme New	0.00	Extended

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Radioactive Contamination Exclusion Clause with USA Endorsement	nt/Amendm ent/Condit ions	Radioactive Contaminati on Exclusion Clause with USA Endorsemen t.III.TR.021.p df
Approved Chemical, Biological, Bio-Chemical Electromagnetic Weapons and Cyber Attack Exclusion Clause	III.TR.022 04 08 Endorseme nt/Amendm ent/Condit ions	0.00 Chemical, Biological, BioChemical Electromagn etic Weapons Exclusion Clause.III.TR .022.pdf
Approved Terrorism Endorsement	III.TR.023 05 08 Endorseme nt/Amendm ent/Condit ions	0.00 Terrorism Endorsemen t.III.TR.023.p df
Approved GapCover Extension of Coverage	III.TR.024 05 08 Endorseme nt/Amendm ent/Condit ions	0.00 GapCover Extension of Coverage.III. TR.024.pdf
Approved OFAC Notice	ILPO0101 01 04 04 Disclosure/ New Notice	0.00 US treasury department. OFAC. ILP0010104. pdf
Approved Certificate of Insurance	III.COI.01 Other New	0.00 CERTIFICA TE OF INSURANC E.III.COI.01. pdf
Approved Insurance Contract	III.COI.02 Other New	0.00 Insurance Contract.III. COI.02.pdf

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Approved	Arkansas	III.ER.AM	Endorseme New	III ER
	Amendatory	END.AR	nt/Amendm	AMEND
	Endorsement		ent/Condi	AR.pdf
	(Employee		ons	
	Relocation			
	Household			
	Goods Insurance)			
Approved	Arkansas	III.TR.AM	Endorseme New	III TR
	Amendatory	END.AR	nt/Amendm	AMEND
	Endorsment		ent/Condi	AR.pdf
			ons	



IRONSHORE INDEMNITY INC.
 1 Exchange Plaza
 (55 Broadway) 12th Floor
 New York, NY 10006
 (877) IRON411

NEW CERTIFICATE

DECLARATIONS

POLICY NUMBER:

THIS POLICY IS EXTENDED FROM: _____
 AND WILL EXPIRE ON: _____

12:01 A.M. STANDARD TIME AT THE
 ADDRESS OF THE NAMED INSURED STATED
 IN THE DECLARATIONS.

NAMED INSURED AND ADDRESS:

THIS RENEWAL CERTIFICATE CONTINUES YOUR
 POLICY. ALL PRIOR TERMS AND CONDITIONS
 REMAIN UNCHANGED UNLESS POLICY ENDORSE-
 MENTS ARE ATTACHED MODIFYING COVERAGE

THIS POLICY: IS IS NOT SUBJECT TO AUDIT.

MINIMUM ANNUAL POLICY PREMIUM:

THE NAMED INSURED IS:

- INDIVIDUAL PARTNERSHIP
 CORPORATION JOINT VENTURE

ENDORSEMENTS INCLUDED IN THIS POLICY
 TITLE

FORM NUMBER AND
 EDITION DATE

1. SCHEDULE OF INSURANCE
2. PREMIUM ADJUSTMENT ENDORSEMENT
3. DEDUCTIBLE REIMBURSEMENT ENDORSEMENT
4. GENERAL COMMODITIES EXCLUSION

ADDITIONAL ENDORSEMENTS IF

- SCHEDULE OF INSURANCE EXTENSION
 PAYMENT SCHEDULE
 FULL VALUE DEDUCTIBLES
 GENERAL COMMODITIES EXTENSION
 RECORD STORAGE EXTENSION
 GENERAL AMENDATORY
 VAN LINE ADDITIONAL INSURED

THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE FOREGOING STIPULATIONS, together with such other provisions, agreements or conditions as may be endorsed hereon or added hereto; and no officer, agent or other representative of this Company shall have power to waive or be deemed to have waived any provision or condition of this Policy unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this Policy exist or be claimed by the Named Insured unless so written or attached.

**THIS POLICY IS NOT EFFECTIVE UNLESS IT IS SIGNED
 BY AN AUTHORIZED REPRESENTATIVE OF THE COMPANY.**

AUTHORIZED REPRESENTATIVE:

 SIGNATURE/DATE ISSUED:

IRONSHORE INDEMNITY INC.

1 Exchange Plaza
(55 Broadway) 12th Floor
New York, NY 10006
(877) IRON411



TransCover

In consideration of payment of the premium, in reliance on all statements made in the application, and subject to all of the provisions of this Policy, the Company and Named Insured, on behalf of all Insureds, agree to provide coverage as follows:

INSURING AGREEMENTS

COVERAGE A –

TRANSIT CERTIFICATES OF INSURANCE:

The Company agrees to pay for the direct physical loss of or damage to Household Goods, General Commodities and Electronic or Data Processing Equipment in accordance with the terms, conditions, and limitations of the policy and the certificates of insurance to be issued by the Named Insured while such goods are in the ordinary course of transit under bills of lading, shipping receipts or contracts of affreightment issued by the Named Insurance as principal.

COVERAGE B –

STORAGE CERTIFICATES OF INSURANCE:

The Company agrees to pay for the direct physical loss of or damage to Household Goods, General Commodities and Electronic or Data Processing Equipment in accordance with the terms, conditions, and limitations of the policy and the certificates of insurance to be issued by the Named Insured while such goods are held in storage or on deposit at locations scheduled herein, under warehouse receipts or storage contracts issued by the Named Insured as principal. Coverage shall also apply while such property is shipped on conveyances of the Named Insured for pickup and delivery incidental to storage hereunder, within a 50 mile radius of the scheduled storage location.

COVERAGE C –

NAMED INSURED'S LIABILITY AS A CARRIER:

The Company agrees to pay on behalf of the Named Insured all sums which the Named Insured may become legally obligated to pay as a Carrier because of liability imposed by law, liability assumed under published tariffs or liability contracted between the Named Insured and Freight Forwarders, other Carriers, and the Federal Government, including branches of its military services or departments of its civilian agencies, for physical loss of or damage to Household Goods and General Commodities directly or indirectly in the care, custody or control of the Named Insured while in the ordinary course of transit including but not limited to packing, unpacking, moving, incidental hoisting or rigging, and skidding or palletizing or while being held as Storage-in-Transit whether at origin or destination under an applicable Bill of Lading issued by the Named Insured as principal.

COVERAGE D –

NAMED INSURED'S LIABILITY AS A WAREHOUSEMAN:

The Company agrees to pay on behalf of the Named Insured all sums which the Named Insured may become legally obligated to pay as a Warehouseman or Bailee because of liability imposed by law, liability accepted under warehouse receipts and storage contracts or liability contracted between the Named Insured and Freight Forwarders, other Carriers, and the Federal Government, including branches of its military services or departments of its civilian agencies, for physical loss of or damage to Household Goods and General Commodities directly in the care, custody or control of the Named Insured while in storage including but not limited to packing, unpacking, skidding, palletizing or while being held as Storage-in-Transit for other Freight Forwarders and other Carriers at location(s) specifically listed in this policy.

**COVERAGE E –
MOVING EQUIPMENT:**

The Company agrees to pay for physical loss of or damage to miscellaneous moving equipment, directly resulting from any external cause, provided the Company shall not be liable hereunder for any items valued at more than One Thousand (\$1,000) dollars unless such items shall be specifically scheduled. Such miscellaneous moving equipment shall include furniture pads, dollies, packing materials, and similar equipment owned and used by the Named Insured in handling Household Goods and General Commodities. However, such miscellaneous moving equipment shall in no event include any automobile, truck, tractor, trailer or similar conveyance designed for and principally used upon a highway.

**COVERAGE F –
ADDITIONAL CHARGES AND EXPENSES:**

The Company agrees to pay the Additional Charges and Expenses the Named Insured may incur as a result of direct loss or damage arising from a peril insured for physical loss or damage to property of others which is in the Named Insured's care, custody or control. The term "Additional charges and Expenses" as stated herein shall mean cost of labor and materials necessitated in repacking, recrating, extra labor expenses to separate damaged from undamaged property, watchmen to protect property, expediting labor expenses, expenses incurred saving and protecting the Named Insured's customers' property in the face of incipient loss and preventing further loss or damage; cost of which with due diligence by the Named Insured cannot be allocated to individual shipments or storage lots.

SUPPLEMENTARY COVERAGES

1. DEBRIS REMOVAL: In the event of loss or damage to Household Goods and General Commodities when such loss or damage or the Named Insured's liability for such loss or damage is covered under this policy, the Company will pay, in addition to such sums for which it may otherwise be liable hereunder, but subject to the Limits of Liability stated in the policy, the actual incurred expenses for debris removal resulting from such loss or damage to the property.

2. UNCOLLECTABLE STORAGE CHARGES: The company agrees to pay the Named Insured uncollectable earned storage charges and storage related charges including, but not limited to, pick-up, delivery, and handling when rendered uncollectable by reason of loss or damage to Household Goods and General Commodities when such loss or damage or the Named Insured's liability for such loss or damage is covered under this policy. The Named Insured shall not be required to assume any legal expense for collection unless the Company shall have agreed in writing to indemnify the Named Insured for such expense. If collection of such charges is not accomplished after 90 days from the date of loss or damage, the Company shall make payment to the Named Insured of any then uncollectable storage charges and storage related charges, and the Named Insured shall thereupon assign to the Company all rights and interest in and to such uncollected storage charges and storage related charges. The Company's limit of liability shall not exceed One Thousand (\$1,000) dollars with respect to uncollectable storage charges due from any one customer nor more than Twenty-five Thousand (\$25,000) dollars in any one loss, disaster or casualty.

3. UNCOLLECTABLE LINEHAUL AND ACCESSORIAL CHARGES: The Company agrees to pay to the Named Insured earned line haul and related accessorial charges rendered uncollectable by reason of loss or damage to Household Goods and General Commodities when such loss or damage or the Named Insured's liability for such loss or damage is covered under the policy. The Named Insured shall not be required to assume any legal expense for collection unless the Company shall have agreed in writing to indemnify the Named Insured for such expense. If collection of such line haul and accessorial charges is not accomplished after ninety (90) days from the date of loss or damage, the Company shall make payment to the Named Insured of any then uncollectable line haul and accessorial charges. The Company's limit of liability shall not exceed Ten Thousand (\$10,000) dollars with respect to uncollectable line haul and related accessorial charges due from any one

customer, nor more than Fifty Thousand (\$50,000) dollars in any one loss, disaster or casualty.

4. INVESTIGATION, DEFENSE & EXPENSE COST: The Company agrees:

(A) To investigate all claims for such loss, destruction or damage of which the Company shall have notice as hereinafter required;

(B) To defend in the Named Insured's name and behalf, any suits or other proceedings which may be brought against the Named Insured to enforce such claims even if such suits are groundless, false or fraudulent, but the Company may make such investigation, negotiation, and settlement of any claim or suit as it deems expedient whether such claim exceeds policy deductible or not;

(C) To pay, irrespective of the Company's limit of liability otherwise specified herein:

1) The expense of adjusting all such claims in excess of the Named Insured's deductible or suits which may be settled at the option of the Company without litigation;

2) All expense of litigation and all costs taxed against the Named Insured in proceedings commenced by the Company, including all premiums for appeal bonds, but without any obligation to apply for or furnish such bonds, and if bond be required to release attachment of the Named Insured's property, the premium on that portion thereof which secures payment of an amount in excess of the Company's applicable limit of liability hereunder;

3) All interest occurring after entry of judgment until the Company has paid, rendered or deposited in court such part of such judgment as does not exceed the Company's applicable limit of liability thereon, provided however, if a payment exceeding the sum insured has to be made to dispose of a claim, the liability of the Company to pay any costs, charges and expenses in connection therewith shall be limited to such proportion of the said costs, charges and expenses as the sum insured by this policy bears to the amount paid to dispose of the claim;

4) To reimburse the Named Insured for all reasonable expenses, other than loss of earnings, incurred at the Company's request.

DEFINITIONS

Whenever employed in this policy the term:

1. **"NAMED INSURED"** is defined as the person(s), organization(s) or corporation(s) named in the Declarations of this policy.

2. **"HOUSEHOLD GOODS"** is defined as:

(A) **PERSONAL EFFECTS AND PROPERTY USED OR TO BE USED IN A DWELLING** when a part of the equipment or supply of such dwellings;

(B) **FURNITURE, FIXTURES, EQUIPMENT AND THE PROPERTY OF STORES, OFFICES, MUSEUMS, INSTITUTIONS, HOSPITALS, OR OTHER ESTABLISHMENTS**, when a part of the stock, equipment, or supply of such stores, offices, museums, institutions, hospitals, or other establishments; and

(C) **ARTICLES, INCLUDING OBJECTS OF ART, DISPLAYS, AND EXHIBITS**, which because of their unusual nature or value require specialized handling and equipment usually employed in moving household goods.

3. **"GENERAL COMMODITIES"** is defined as all forms of lawful goods and merchandise not falling within the scope of household goods as defined above.

4. **"PROPERTY"** is defined as Household Goods and General Commodities.

5. **"LOCATION"** is defined as that portion of the building(s) located at the address(es) scheduled herein which is (are) occupied by the Named Insured including loading platforms, sidetracks, and open areas immediately adjacent and within 500 feet thereof.

6. **"OCCURRENCE"** is defined as an accident that takes place during the period of insurance under this policy, or in absence thereof, a continuous or repeated exposure during the period of insurance under this policy to conditions which unexpectedly cause loss or destruction or damage to physical property. All such exposures during said period of insurance to substantially the same general conditions existing at or emanating from any one location specified in this policy shall be deemed one occurrence.

7. **"CONVEYANCE"** is defined as:

(A) any motor truck, tractor or trailer, or any combination thereof operating in tandem;

(B) any airplane or aircraft operated by a regularly scheduled air carrier;

(C) any railcar operated by a regularly scheduled railroad.

8. "ORDINARY COURSE OF TRANSIT" is defined as the actual transportation of Household Goods and General Commodities, commencing when the Named Insured takes custody and control of the property either at the initial point of shipment under a Bill of Lading, shipping receipt or other contract of affreightment issued by the Named Insured as principal or when the Named Insured accepts the property from an interline connecting motor carrier, air carrier or rail carrier. Such actual transportation ending either when the property is relinquished at final destination according to the shipping documents or when the property becomes permanent long term storage after the expiration of the Storage-in-Transit time, as is allowed in the Named Insured's published tariff, whichever shall first occur.

9. "STORAGE-IN-TRANSIT" is defined as:

(A) **Household Goods** - the incidental or temporary storage at any location or on any conveyance as is allowed for in the Named Insured's tariff.

(B) **General Commodities** - the incidental or temporary storage at any location or on any conveyance, but in no event to exceed seventy-two (72) hours, either at origin or destination or both combined.

10. "HOISTING OR RIGGING" is defined as the incidental movement of household goods and general commodities where such movement of the property cannot be accomplished by conventional means such as forklifts, pallet jacks, dollies or hand carry, but in no event is hoisting or rigging defined to include the use of a crane or powered conveyor belt.

11. "ASSUMED LIABILITY" is defined as that additional amount of liability accepted by the Named Insured over and above the minimum amount of weight liability stated in the Named Insured's published tariff provisions for loss or damage to Household Goods and General Commodities when the Named Insured is acting in the capacity of a bailee and carrier. Such assumption of liability must be in writing and in accordance with the Named Insured's published tariff provisions. In no event is assumed liability to be defined as any verbal or oral agreement accepting additional liability over and above the minimum amount of weight liability stated in the Named Insured's tariff.

12. "RELEASED VALUE" is defined as the minimum amount of weight liability stated in the Named Insured's published tariff provisions or that amount of weight liability imposed by the Law(s) and regulation(s) of the Federal Government and any State in which the Named Insured may operate. Where no weight liability exists either because of the absence of a tariff published by the Named Insured or the absence of any Federal and State law(s) and regulation(s), the released value will be that amount stated in the Named Insured's bill of lading, contract of affreightment, warehouse receipt, and storage contract, or sixty cents (60¢) per pound per article, whichever is less. As respects only General Commodity Storage, in the event the Named Insured's warehouse receipt or storage contract specifies a released value based upon a percentage of the monthly storage charges rather than a released value based upon weight liability, the released value will be that amount stated in the Named Insured's warehouse receipt or storage contract or five hundred percent (500%) of the monthly storage charges, whichever is less.

13. "DECLARED VALUE" is defined as the replacement cost of the Household Goods and General Commodities with proper deduction for depreciation, however caused.

14. "FULL VALUE" is defined as the replacement cost of the Household Goods and General Commodities without deduction for depreciation.

15. "GROSS TRANSPORTATION REVENUE" is defined as the total charges made for accessorial services, handling, packing, crating and/or other preparation for shipment, the actual line haul charges for transporting the property defined herein, and those charges for storage-in-transit, on all interstate, intrastate and local shipments insured by this policy. Gross Transportation Revenue does not include any payments made to interline connecting motor carriers, air carriers, rail carriers, nor any valuation charges made for the assumption of liability under published tariff provisions.

16. "VALUATION CHARGES" are defined as those charges made for an assumption of liability under published tariffs, but do not include any payments made to interline connecting motor carriers, air carriers, or rail carriers.

17. "GROSS STORAGE REVENUE" is defined as the total charges made for storage and such other storage related charges including but not limited to handling, access or dock fees for the storage of property insured by this policy.

18. "GROSS RECEIPTS" are defined as the combination of gross transportation revenue and

gross storage revenue.

EXCLUSIONS

1. PROPERTY EXCLUDED: This policy does not insure:

(A) Under Coverage A and B

1) Papers of any kind including, but not limited to, Accounts, Bills, Evidences of Debt, Letters of Credit, Passports, Deeds, Money, Notes, Securities, Philatelic Property, Drafts, Stocks, Bonds, Tickets, Mechanical Drawings, Blueprints, Manuscripts or other similar documents.

2) Items of extraordinary value including, but not limited to Precious Metals or Stones, or Articles manufactured therefrom, Jewelry, Watches or Numismatic Property.

(B) Under Coverage A, B, C and D

1) Items of sentimental or emotional value including, but not limited to, Photographs, Family Albums, Newspaper Clippings and Heirlooms having little or no market value;

2) Live Animals, Birds, Reptiles, Eggs, Fish, Plants or Flowers, or property of a perishable nature;

3) Export shipments after loaded on board exporting steamer or under the protection of marine insurance, whichever first occurs, or import shipments until the risk assumed by the marine underwriters ceases;

4) Electronic data processing media, that being information or records contained in or on magnetic tapes, compact disks, floppy disks, hard drives, perforated paper tapes, punch cards, disc drums and other equipment associated with data processing equipment or hardware;

5) Target General Commodities susceptible to theft or hijack including, but not limited to, Furs, Silks, Rayons, Drugs, Wines, Liquors or other Alcoholic Beverages unless as contained within and as an integral part of a household goods shipment.

2. PERILS EXCLUDED: This policy does not insure loss, damage or expense, nor insure the liability of the Named Insured for –

(A) Under Coverage A and B

1) Breakage of china, glassware, statuary, bric-a-brac or similar property of a brittle nature, unless such property has been packed by the Named Insured or his duly authorized agent or unless such loss or damage is caused directly by fire, lightning, explosion, flood, cyclone, tornado, windstorm collapse of bridges, theft, collision, overturn or upset of the transporting conveyance, or mishandling of the property by the Named Insured or his agent. Loss caused by, resulting from, contributed to or aggravated by earth movement, including but not limited to earthquake, landslide, mudflow, earth sinking, earth rising or shifting, unless loss by fire or explosion not otherwise excluded ensues, and the Company shall then be liable for only such ensuing loss.

(B) Under Coverage A, B, C and D

1) An act, omission, or order or default of the shipper or owner;

2) Defect or inherent vice of the article, including susceptibility to damage because of atmospheric conditions such as temperature and humidity or changes therein;

3) Strikes, lockouts, labor disturbances, riots, civil commotions, or the acts of any person or persons taking part in any such occurrence or disorder;

4) Acts of God unless held legally liable, except as excluded above, this exclusion does not apply to Coverage A and B;

5) Acts of the Public Enemy or the Authority of Law;

6) Delay, loss of market or use, interruption of business, or any other consequential loss extending beyond the direct physical loss or damage;

7) Mechanical or electrical derangement of television sets, radios, refrigerators, deep freezers, washing machines, dryers, sound recording or playing equipment and parts thereof, electronic or mechanical games, or like articles, unless evidenced by external damage to such items;

8) Infidelity or dishonest acts of the Named Insured, his agents, or the employees of either,

whether in the scope of employment or not or of any owner-operator hired by the Named Insured or his agent or employee;

9) Any verbal or oral assumption of liability over and above the minimum amount of weight liability stated in the Named Insured's published tariff provisions;

10) Any written, verbal or oral assumption of liability over and above that liability so stated in the Named Insured's warehouse receipt and storage contract.

(C) Under Coverage E

1) Insects, moth, vermin, inherent vice, ordinary wear and tear;
2) Unexplained loss, mysterious disappearance, or loss or shortage disclosed upon taking inventory;

3) A voluntary parting with title or possession, infidelity or any dishonest act on the part of the Named Insured, his agents, or the employees of either, or any owner-operator hired by the Named Insured or his agent or employee.

(D) Under Coverage A, B, C, D, E and F

1) Hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack:

a) by any government or sovereign power, or by any authority maintaining or using military, naval or air forces; or

b) by military, naval or air forces; or

c) by an agent of any such government, power, authority or forces;

2) Any weapon of war employing atomic fission or radioactive force whether in time of peace or war;

3) Insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating, or defending against such occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade;

4) Nuclear reaction or nuclear radiation or radio-active contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this policy; however, subject to the foregoing and all provisions of this policy, loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

SPECIAL CONDITIONS

1. CONDITION PRECEDENT: It is a condition precedent to the recovery under this policy for an amount greater than sixty cents (60¢) per pound per article that the Named Insured issue bills of lading or other contracts of affreightment and warehouse receipts or storage contracts to the shipper or owner of the property stating the liability of the Named Insured for loss or damage to such property while it is in the Named Insured's care, custody or control.

2. CERTIFICATES OF INSURANCE: When instructions are received to insure Household Goods, General Commodities, or Electronic or Data Processing Equipment under Coverage A and B, the Named Insured agrees to issue Certificates of Insurance to his customers on forms furnished by the Company. Each Certificate shall be issued prior to shipment or storage and prior to any known loss or damage. However, any inadvertent omission or error, or unintentional delay, in the issuance of such Certificates shall not prejudice this insurance.

3. CANCELLATION OF CERTIFICATES OF INSURANCE: In the event of cancellation of this policy by either the Named Insured or the Company when there are outstanding Certificates having been issued by the Named Insured, it shall be the duty and responsibility of the Named Insured to concurrently notify all outstanding Certificate Holders of the termination of coverage under this policy. The Company's liability to the outstanding Certificate holders shall cease as of the effective date of cancellation, regardless of any failure of the Named Insured to give proper notice to the Certificate holders.

4. DEDUCTIBLE – CLAIM SETTLEMENT OPTION: It shall be the Company's option to settle any claim or suit net of the applicable deductible and it is agreed that in the event a claim or suit is settled net of the applicable deductible by the Company, the Named Insured agrees to promptly pay the applicable deductible to the shipper or claimant within ten (10) days of such notification by the Company.

5. DEDUCTIBLE – REIMBURSEMENT OF THE COMPANY: In the event the Company elects to pay any part or all of the deductible amount to effect settlement of any claim or suit and upon notification of such action taken, the Named Insured agrees to promptly reimburse the Company within ten (10) days of notification by the Company for such part or all of the deductible amount as has been paid by the Company.

6. REVISION OF RATES AND PREMIUMS: The rates and premiums charged under this policy are subject to changes and may be altered at any time by the Company. The Company agrees, however, that they will notify the Named Insured of any changes at least thirty (30) days prior to the effective date of such change.

7. CANCELLATION: This policy may be cancelled by the Named Insured by mailing to the Company written notice stating when thereafter such cancellation shall be effective. This policy may be cancelled by the Company by mailing to the Named Insured at the address shown in this Policy, or last known address, written notice stating when, not less than thirty (30) days thereafter, such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice and the effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the Named Insured or by the Company shall be equivalent to mailing. In the event of non-payment of Premium by the Named Insured or the non-submission of Reports or the non-payment of deductibles and deductible reimbursement as required herein, ten (10) days written notice of cancellation will apply.

8. STATUTORY ENDORSEMENTS – REIMBURSEMENT OF THE COMPANY: In consideration of the issuance of this policy, the Named Insured by his acceptance agrees as follows: Notwithstanding any endorsement forming a part of the policy in conformity to the requirements of Federal laws or laws of any state or province in which the Named Insured may operate and of regulations issued under authority thereof, it is agreed that between the Named Insured and the Company no liability attaches for any loss or damage beyond the express provisions of the policy and other endorsements thereto; all terms, conditions and limitations in the policy are to remain in full force and effect as binding between the Named Insured and the Company. The Named Insured agrees to reimburse the Company for any payment made by the Company that the Company would not have been obligated to make under the provisions of the policy except for the agreement in said endorsements under requirements of said laws and governmental regulations.

CLAIMS AND CLAIM SETTLEMENT

1. CLAIMS REPORTING: As a condition precedent to recovery, a claim for any loss or damage must be filed in writing with the Company:

(A) National Account and C.O.D. Shipments –

1) **Interstate including Storage** – within nine (9) months after delivery to the consignee as shown on the bill of lading, or in the case of failure to make delivery then within nine (9) months after a reasonable time for delivery has elapsed;

2) **Intrastate and Local including Storage** – within ninety (90) days after delivery to the consignee as shown on the bill of lading, or in the case of failure to make delivery then within ninety (90) days after a reasonable time for delivery has elapsed;

(B) Military and Government Agency Shipments – Within six (6) years or the governing statute or regulation, whichever is less, after delivery to the consignee as shown on the government bill of

loading or in the case of failure to make delivery then within six (6) years or the governing statute or regulation, whichever is less, after a reasonable time for delivery has elapsed;

(C) **Moving Equipment; Additional Charges and Expenses** – The Named Insured shall, as soon as practicable, report to the Company or its Agent every loss or damage which may become a claim under this policy and shall also file with the Company or its Agent within ninety (90) days from date of loss a detailed sworn proof of loss. Failure by the Named Insured to report the said loss or damage and to file such sworn proof of loss shall invalidate any claim under the policy for such loss.

2. SMALL CLAIMS ADJUSTMENT AUTHORIZATION: With respect to coverage afforded under this policy, the Named Insured may adjust any third party claim which does not exceed an amount equal to the applicable deductible plus \$250. Such adjustment shall be in full conformity with the conditions of the policy and the statement of claims shall be promptly reported on forms provided. All claims of this nature will be reimbursed to the Name Insured as soon as practicable upon receipt of satisfactory proof of loss.

3. PROTECTION OF PROPERTY AFTER LOSS – SUE AND LABOR: In case of loss or damage to the property insured hereunder, or to property the Named Insured's liability for which is insured hereunder, or to the building(s) in which such property may be located, it shall be lawful and necessary for the Named Insured, his or their factors, servants and assigns, to sue, labor, and travel for, in and about the defense, safeguard and recovery of such property, or any part thereof, without prejudice to this insurance; nor shall the acts of the Named Insured or the Company, in recovering, saving and preserving such property in case of loss or damage, be considered a waiver or an acceptance of abandonment, to the charge whereof the Company will contribute according to the rate and quantity of the sum herein insured.

4. CLAIMS AGAINST THIRD PARTIES: In the event of any loss of or damage to the property covered hereunder the insured shall immediately make claim in writing against the carrier(s), bailee(s), or others involved.

5. COMPANY'S OPTION: 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, on giving notice of its intention to do so within sixty (60) days after the receipt of the proof of loss herein required.

6. ABANDONMENT: There can be no abandonment to the Company of any property.

7. NAMED INSURED'S LIABILITY AS A CARRIER OR WAREHOUSEMAN: It is hereby agreed that:

(A) The Named Insured, upon knowledge of a claim or of any occurrence which may give rise to a claim, shall give written notice hereof, with the fullest information obtainable, to the Company or its authorized Agent as soon as practicable, and if such occurrence involves a violation of law, immediate notice thereof shall be given by the Named Insured to the Public Police or other Peace Authorities having jurisdiction. If claim is made or suit is brought against the Named Insured, the Named Insured shall immediately forward to the Company every demand, notice, summons, or other process received by him or his representative.

(B) The Named Insured shall not admit any liability; and this Company hereby reserves the right to compromise or contest, at its option, on behalf of and in the name of but without expense to the Named Insured, any and all claims against the Named Insured in respect of liability covered hereunder. This Company shall not be liable for any expense or settlement incurred or made by the Named Insured without the written consent of the Company except for such settlements brought about through approved Arbitration Plans as specified in the Household Goods Transportation Act of 1980.

(C) The Named Insured shall cooperate with this Company in facilitating investigation and disposition of claims and suits and upon this Company's request, shall attend hearings and trials and shall assist in the conduct of suits, the securing and giving evidence and in obtaining the attendance of witnesses.

(D) No action shall lie against the Company unless, as a condition precedent thereto, the

Named Insured shall have fully complied with all the terms of this policy, nor until the amount of the Named Insured's obligation to pay shall have been finally determined either by judgment against the Named Insured after actual trial, or by written agreement of the Named Insured, the claimant, and the Company.

(E) Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the Insurance afforded by this policy.

(F) Bankruptcy or insolvency of the Named Insured or of the Named Insured's estate shall not relieve the Company of any of its obligations as respects any liability of the Named Insured covered hereunder. Nothing contained in this policy, however, shall give any person or organization any right to join the Company as a codefendant in any action against the Named Insured to determine the Named Insured's liability.

8. PROPERTY OF THE NAMED INSURED: It is hereby agreed that:

(A) All adjusted claims shall be paid or made good to the Named Insured within sixty (60) days after presentation and acceptance of the satisfactory proof of interest and loss at the office of the Company. No loss shall be paid hereunder if the Named Insured has collected the same from others;

(B) If the Named Insured and Company do not agree as to the amount of loss, each one shall appoint a competent Appraiser. The Appraisers shall appoint an Umpire and if they do not agree on an Umpire with fifteen (15) days, the Appraisers shall ask a Judge of a Court of the State to make the appointment. The agreement of any two of these appointed shall establish the amount to be paid. The Company and the Named Insured shall pay the expenses of their own Appraisers and share equally the expenses of the Umpire and any other expenses incurred.

GENERAL CONDITIONS

1. TERRITORIAL LIMITS: This policy covers only while the property is at locations within or while in transit within and between the forty-eight (48) contiguous states of the United States of America, the District of Columbia, or the Dominion of Canada.

2. VALUATION: All property for which coverage is afforded is by agreement valued as follows:

(A) **Under Coverage A&B Certificates of Insurance** - The value as shown on the certificate of insurance including such provisions indicating that Declared Value or Full Value accordingly applies.

(B) **Under Coverage C Carrier Liability** -

1) **HOUSEHOLD GOODS** (a) the released value as shown on ordinary Bills of Lading, Government Bills of Lading, or other Contracts of Affreightment; or (b) the value assumed under ordinary Bills of Lading or other Contracts of Affreightment according to the Named Insured's published Tariff provisions relating to Declared Value or Full Value.

2) **GENERAL COMMODITIES** (a) the value as shown on the Bill of Lading or Contracts of Affreightment; or (b) the amount of invoice; or (c) if not under invoice, then the Actual Cash Market Value on the date and place of loss.

(C) **Under Coverage D Warehouseman's or Bailee Liability** -

1) **HOUSEHOLD GOODS** (a) the released value as shown on Warehouse Receipts or other Storage Contracts except (b) Non-Temporary Storage of Military/Government Household Goods under Public Law 87-249 as amended, the released value to be not less than \$1.50 per pound nor more than \$50.00 per article or package listed on the Warehouse Receipt or Inventory Form.

2) **GENERAL COMMODITIES** - the released value as shown on the Warehouse Receipt or Storage Contract.

(D) **Under Coverage E - Moving Equipment** -

1) if **Actual Cash Value** is indicated in the schedule of insurance: The Company shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs and the loss or damage shall be ascertained or estimated according to such actual value with proper deduction for depreciation, however caused, and shall in no event exceed what it would then cost to repair or replace the same with material of like kind and quality.

2) if **Replacement Cost Value** is indicated in the schedule of insurance: The Company shall not be liable beyond the replacement cost of the property at the time any loss or damage occurs and the loss or damage shall be ascertained or estimated on the basis of the replacement cost of

property similar in kind to that insured at the place of and immediately preceding the time of such loss or damage, but in no event to exceed the limit of liability stipulated in the schedule of insurance.

3. COINSURANCE: All property for which coverage is afforded is subject to the following:

(A) **Under Coverage A&B Certificates of Insurance -** 1) if **Declared Value** is indicated in the Schedule of Insurance in the Certificate of Insurance: The Company shall be liable in the event of loss for no greater proportion thereof than the amount hereby insured bears to 100% of the actual cash value at the time such loss shall happen; or

2) if **Full Value** is indicated in the Schedule of Insurance in the Certificate of Insurance: The Company shall be liable in the event of loss for no greater proportion than the amount hereby insured bears to 100% of the replacement cost of all property insured hereunder at the time such loss shall happen.

(B) **Under Coverage C Carrier Liability -**

1) **HOUSEHOLD GOODS -**

COINSURANCE SHALL NOT APPLY.

2) **GENERAL COMMODITIES -** The Company shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs and the loss or damage shall be ascertained or estimated according to such actual value with proper deduction for depreciation, however caused, and shall in no event exceed what it would then cost to repair or replace the same with material of like kind and quality.

(C) **Under Coverage D Warehouseman's or Bailee Liability - COINSURANCE SHALL NOT APPLY.**

(D) **Under Coverage E Moving Equipment -**

1) if **Actual Cash Value** is indicated in the schedule of insurance: The Company shall be liable in the event of loss for no greater proportion thereof than the amount hereby insured bears to 90% of the actual cash value of all property insured hereunder at the time such loss shall happen; or

2) if **Replacement Cost Value** is indicated in the schedule of insurance: The Company shall be liable in the event of loss for no greater proportion thereof than the amount hereby insured bears to 90% of the replacement cost of all property insured hereunder at the time such loss shall happen.

(E) **Under Coverage F Additional Charges and Expenses - COINSURANCE SHALL NOT APPLY.**

4. OTHER INSURANCE: If at the time of loss or damage there is available to a named or un-named insured or any other interested party any other valid and collectible insurance which would apply in the absence of this policy, the insurance under this policy shall apply only as excess insurance over such other insurance.

5. MISREPRESENTATION AND FRAUD: This entire policy shall be void if, whether before or after a loss, the Insured has concealed or misrepresented any material fact or circumstance 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 Named Insured relating thereto.

6. PAIR, SET OR PARTS: In the event of loss of or damage to: (A) any article or articles which are a part of a pair or set, the measure of loss of or damage to such article or articles shall be a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of said article or articles, but in no event shall such loss or damage be construed to mean total loss of the pair or set; or (B) any part of property covered consisting, when complete for use, of several parts, the Company shall only be liable for the value of the part lost or damaged.

7. NO BENEFIT TO BAILEE: This insurance shall in no wise inure directly or indirectly to the benefit of any carrier or other bailee.

8. SUBROGATION: If, in the event of loss or damage, the Insured shall acquire any right of action against any individual firm or corporation for loss of or damage to property covered hereunder, the Named Insured will, if requested by the Company, assign and transfer such claim or right of action to or, at the Company option, execute and deliver to the Company the customary form of loan receipt upon receiving an advance of funds in respect of the loss or damage; and will subrogate the Company to, or will hold in trust for the Company, all such right of action to the extent of the amount paid or advanced, and will permit suit to be brought in the Named Insured's name under direction of

and at the expense of the Company.

9. EXAMINATION UNDER OATH: The Insured, as often as may be reasonably required, shall exhibit to any person designated by the Company all that remains of any property herein described, and shall submit, and in so far as within his or their power cause his or their employees, members of the household and others to submit to examinations under oath by any person named by the Company and subscribe the same; and as often as it may be reasonably required, shall produce for examination all writings, books of accounts, bills, invoices and other vouchers, or certified copies thereof if originals be lost, at such reasonable time and place as may be designated by the Company or its representative, and shall permit extracts and copies thereof to be made.

No such examination under oath or examination of books or documents, nor any other act of the Company or any of its employees or representatives in connection with the investigation of any loss or claim hereunder, shall be deemed a waiver of any defense which the Company might otherwise have with respect to any loss or claim, but all such examinations and acts shall be deemed to have been made or done without prejudice to the Company's liability.

10. SUIT: No suit, action or proceeding for the recovery of any claim under this policy shall be sustainable in any court of law or equity unless the same be commenced within twelve (12) months next after discovery by the Named Insured of the occurrence which gives rise to the claim. Provided, however, that if by the laws of the State within which this policy is issued such limitation is invalid, then any such claim shall be void unless such action, suit or proceeding be commenced within the shortest limit of time permitted by the laws of such State.

11. INSPECTION: The Company shall be permitted but not obligated to inspect the Named Insured's property and operations at any time. Neither the Company's right to make inspections, nor the making thereof, nor any report thereof, shall constitute an undertaking, on behalf of or for the benefit of the Named Insured or others, to determine or warrant that such property or operations are safe, or are in compliance with any law, rule or regulation.

12. AUTOMATIC REINSTATEMENT: Any loss hereunder shall not reduce the amount of this policy. Such automatic reinstatement of policy amount shall be made without additional premium.

13. CHANGES: Notice to any agent or knowledge possessed by any agent or by any other person shall not affect a waiver or a change in any part of this policy or estop the Company from asserting any right under the terms of this policy, nor shall the terms of this policy be waived or changed except by endorsement issued to form a part of this policy. In the event of the conflict of any of the General Conditions with other terms of this policy, the General Conditions shall be deemed to be amended to conform to such other terms.

14. CONFORMITY TO STATUTE: Terms of this policy which are in conflict with the statutes of the State wherein this policy is issued are hereby amended to conform to such statutes.

15. POLICY PERIOD: This policy applies only to insured loss or damage which occurs during the policy period.

16. DECLARATIONS: By acceptance of this policy the Named Insured declares that the statements in the declarations are his agreements and representations, that the policy is issued in reliance upon the truth of such agreements existing between himself and the Company or any of its agents relating to this insurance.

17. ASSIGNMENT: This policy shall be void if assigned or transferred without the written consent of the Company.

IRONSHORE INDEMNITY INC.
 1 Exchange Plaza
 (55 Broadway) 12th Floor
 New York, NY 10006

SCHEDULE OF INSURANCE

INSURANCE IS PROVIDED UNDER THIS POLICY ONLY FOR COVERAGES FOR WHICH A LIMIT OF LIABILITY IS SHOWN. THE COMPANY'S LIABILITY SHALL NOT EXCEED THE LIMITS AS SHOWN FOR EACH COVERAGE OR SUBDIVISION THEREOF; EACH LIMIT OF LIABILITY SHALL APPLY SEPARATELY. THE INCLUSION OF MORE THAN ONE NAMED INSURED SHALL NOT INCREASE THE COMPANY'S LIABILITY UNDER THIS POLICY.

COVERAGE A - TRANSIT CERTIFICATES OF INSURANCE

The Company's liability shall not exceed _____ under one or more certificates of insurance for any one customer of the Named Insured, nor more than the conveyance limit of liability stated in Coverage C - Carrier Liability of the schedule of insurance when two or more shipments are in or on any one conveyance.

SHIPMENTS TRANSPORTED VIA:	RATES PER \$100:	
	DECLARED VALUE (ACV)	FULL VALUE
1. NAMED INSURED'S VEHICLE		
LOCAL UP TO 50 MILES	\$ _____	\$ _____
51 TO 200 MILES	\$ _____	\$ _____
201 PLUS MILES	\$ _____	\$ _____
INTERSTATE] AS PER THE NAMED INSURED'S PUBLISHED TARIFF PROVISIONS	
2. OTHER MOTOR CARRIERS		
3. AIR CARRIERS	\$ _____	\$ _____
4. RAIL CARRIERS	\$ _____	\$ _____

COVERAGE B - STORAGE CERTIFICATES OF INSURANCE

The Company's liability shall not exceed _____ under one or more certificates of insurance for any one customer of the Named Insured, nor more than the limit of liability for any one location specified below for all storage customers of the Named Insured who have purchased certificates of insurance.

RATES PER \$100:		LOCATION	LIMIT OF LIABILITY
DECLARED VALUE (ACV)	FULL VALUE		
\$ _____	\$ _____	1. _____	\$ _____
		2. _____	\$ _____
		3. _____	\$ _____
		4. _____	\$ _____

POLICY NUMBER

NAMED INSURED

EFFECTIVE DATE

Producer: UNIRISC, INC.

SCHEDULE OF INSURANCE

COVERAGE C - CARRIER LIABILITY

LIMITS OF LIABILITY

Any one shipment	\$ _____
In or on any one conveyance	\$ _____
Other than in or on any one conveyance	\$ _____
Any one loss, disaster or casualty	\$ _____

The Company's liability shall not exceed **\$250,000** assumed liability under the Named Insured's published tariff on any one shipment, nor more than the conveyance limit of liability stated above when two or more shipments are in or on any one conveyance.

COVERAGE D - WAREHOUSEMAN'S OR BAILEE LIABILITY

	Limit of Liability
1) HOUSEHOLD GOODS - Storage at specified locations	
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____
2) GENERAL COMMODITIES - Storage at specified locations	
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____
3) PACKING AND CRATING - DPM CONTRACTS - Storage at specified locations	
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____
4) GOVERNMENT/MILITARY NON-TEMPORARY STORAGE - Storage at specified locations	
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____

POLICY NUMBER

NAMED INSURED

EFFECTIVE DATE

**PRODUCER:
UNIRISC, INC.**

COVERAGE E - MOVING EQUIPMENT

Total Amount of Insurance aggregate not to exceed those amounts specified below:
 \$ _____

1 \$ _____ on van pads, straps, dollies, refrigerator covers, piano covers, hand trucks, ladders, walk boards and other similar equipment outfitting straight trucks and trailers not to exceed \$1,000. Any one item:

VALUATION: Actual Cash Value Replacement Cost Value

2 \$ _____ on permanent pallets and containers including pads contained therein;

VALUATION: Actual Cash Value Replacement Cost Value

3 \$ _____ on barrels, cartons, wardrobes, cardboard, paper, excelsior and other similar packing materials;

VALUATION: Actual Cash Value Replacement Cost Value

4 \$ _____ on miscellaneous equipment including warehouse equipment, power tools and mechanics tools not to exceed \$1,000. any one item;

VALUATION: Actual Cash Value Replacement Cost Value

5 \$ _____ on Forklifts and other equipment valued in excess of \$1,000 as scheduled below.

VALUATION: Actual Cash Value Replacement Cost Value

<u>Year</u>	<u>Make</u>	<u>Serial Number</u>	<u>Amount of Insurance</u>
1 _____	_____	_____	\$ _____
2 _____	_____	_____	\$ _____
3 _____	_____	_____	\$ _____
4 _____	_____	_____	_____
5 _____	_____	_____	\$ _____

COVERAGE F - ADDITIONAL CHARGES AND EXPENSES

<u>Location</u>	<u>Limit of Liability</u>
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____

POLICY NUMBER

NAMED INSURED

EFFECTIVE DATE

PREMIUM ADJUSTMENT ENDORSEMENT

The Named Insured agrees to keep an accurate record of the following from their moving and storage business during the term of this policy as respects property insured hereunder or for property for which the Named Insured's liability is insured hereunder:

1. The full annual amount of Gross Transportation Revenue, either collected or uncollected;
2. The full annual amount of Valuation Charges for assumed liability under tariff, either collected or uncollected;
3. The full annual amount of Gross Storage Revenue including incidental handling and delivery out charges either collected or uncollected;
4. The total annual poundage handled by the Named Insured under Packing and Crating - DPM Contracts;
5. The total annual poundage handled by the Named Insured under government and military Non-Temporary Storage Contracts;
6. The total annual values at risk under Certificates of Insurance for both transit and storage.

The Company or its authorized agent may examine and audit the Named Insured's books and records at any time during the policy period and within three (3) years after the final termination of the policy, as far as they relate to the subject matter of this insurance. The furnishing of any statement or report of valuation charges and certificate of insurance charges, or the payment of premium and its acceptance by the Company, shall not constitute a waiver of the Company's right to such examination, or right to any additional premium which may have been earned, nor in any manner affect any of the terms, conditions or limitations of the policy.

THE FOLLOWING APPLIES WHEN INDICATED BY

ANNUAL PREMIUM CLAUSE:

The policy premium is not adjustable except upon anniversary and the policy is subject to an annual minimum earned premium as stated below.

\$ _____ claims reserve deposit - on policy inception carried forward from prior policy

\$ _____ annual minimum premium payable - on policy inception See Endorsement # _____

MONTHLY REPORTING CLAUSE - BASIC PREMIUM:

The policy premium is adjustable monthly for valuation charges and certificate of insurance charges, but is subject to a minimum annual premium in addition to a percentage of the valuation charges and certificate of insurance charges as specified below.

The Named Insured agrees to pay a basic minimum earned premium as indicated below.

The Named Insured agrees to report to the Company or its authorized agent not later than the twentieth (20th) day of each month succeeding the month in which the policy is issued, a true statement of all valuation charges and certificate of insurance charges (collected or uncollected) derived from the transportation and storage of property during the preceding month and to pay the Company or its authorized agent at the time the report is made an earned premium calculated at the percentage specified below.

BASIC PREMIUM

\$ _____ annual minimum premium payable - on policy inception
 See Endorsement # _____

REPORTING PREMIUM RATE

_____ % of all valuation charges and all certificates of insurance charges.

POLICY NUMBER

NAMED INSURED

EFFECTIVE DATE

PRODUCER:
UNIRISC, INC.

IRONSHORE INDEMNITY INC.

1 Exchange Plaza
(55 Broadway) 12th Floor
New York, NY 10006



DEDUCTIBLE – REIMBURSEMENT ENDORSEMENT

DEDUCTIBLE AMOUNT PER CLAIM

CATASTROPHE DEDUCTIBLE AMOUNT

\$ _____ Coverage A, B, C and D.

\$ _____

\$ _____ Coverage E.

\$ _____ Coverage F and Supplementary Coverage's.

COVERAGE A - DEDUCTIBLE REIMBURSEMENT - TRANSIT CERTIFICATES OF INSURANCE:
APPLIES TO PROPERTY HAVING A DECLARED VALUE OR FULL VALUE -
All claims arising out of each occurrence shall be adjusted separately, and from the amount of each adjusted claim or the limit of liability, whichever is less, the per claim deductible amount stated above shall be deducted and borne by the Named Insured.

COVERAGE B - DEDUCTIBLE REIMBURSEMENT - STORAGE CERTIFICATES OF INSURANCE:
APPLIES TO PROPERTY HAVING A DECLARED VALE OR FULL VALUE -
All claims arising out of each occurrence shall be adjusted separately, and from the amount of each adjusted claim or the limit of liability, whichever is less, the per claim deductible amount state above shall be deducted and borne by the Named Insured.

COVERAGE C - DEDUCTIBLE - CARRIER LIABILITY:
1. APPLIES TO PROPERTY HAVING A RELEASED VALUE -
2. APPLIES TO PROPERTY HAVING A DECLARED VALUE -
3. APPLIES TO PROPERTY HAVING A FULL VALUE AND THE NAMED INSURED'S PUBLISHED TARIFF PROVIDES A NO DEDUCTIBLE OPTION APPLICABLE TO THE NAMED INSURED'S CUSTOMER -
All claims arising out of each occurrence shall be adjusted separately, and from the amount of each adjusted claim or the limit of liability, whichever is less, the per claim deductible amount stated above shall be deducted and borne by the Named Insured.

COVERAGE D - DEDUCTIBLE - WAREHOUSEMAN'S OR BAILEE LIABILITY:
APPLIES TO PROPERTY HAVING A RELEASED VALUE -
All claims arising out of each occurrence shall be adjusted separately, and from the amount of each adjusted claim or the limit of liability, whichever is less, the per claim deductible amount stated above shall be deducted and borne by the Named Insured.

COVERAGE E - DEDUCTIBLE - MOVABLE EQUIPMENT:
All claims arising out of each occurrence shall be adjusted separately, and from the amount of each adjusted claim of the limit of liability, whichever is less, the per claim deductible amount stated above shall be deducted and borne by the Named Insured.

COVERAGE F - DEDUCTIBLE - ADDITIONAL CHARGES AND EXPENSES:
All claims arising out of each occurrence shall be adjusted separately, and from the amount of each adjusted claim of the limit of liability, whichever is less, the per claim deductible amount stated above shall be deducted and borne by the Named Insured.

SUPPLEMENTARY COVERAGES:
All claims arising out of each occurrence shall be adjusted separately, and from the amount of each adjusted claim of the limit of liability, whichever is less, the per claim deductible amount stated above shall be deducted and borne by the Named Insured.

CATASTROPHE DEDUCTIBLE:
In the event that more than one deductible or deductible reimbursement applies in any one loss, disaster or casualty, the maximum deductible to be borne by the Named Insured will be the Catastrophe Deductible amount stated above.

POLICY NUMBER

NAMED INSURED

EFFECTIVE DATE

PRODUCER:
UNIRISC, INC

IRONSHORE INDEMNITY INC.
1 Exchange Plaza
(55 Broadway) 12th Floor
New York, NY 10006



**FULL VALUE DEDUCTIBLES
APPLICABLE TO THE NAMED INSURED'S CUSTOMER**

DEDUCTIBLE AMOUNT APPLICABLE TO EACH COVERAGE	CATASTROPHE DEDUCTIBLE AMOUNT
\$ _____ Per Claim	\$ _____
\$ _____ Shared Aggregate	

THE FOLLOWING APPLIES WHEN INDICATED BY :

COVERAGE C - DISAPPEARING DEDUCTIBLE - CARRIER LIABILITY:

1. APPLIES TO PROPERTY HAVING A FULL VALUE AND THE NAMED INSURED'S PUBLISHED TARIFF PROVIDES A NO DEDUCTIBLE OPTION APPLICABLE TO THE NAMED INSURED'S CUSTOMER -

All claims arising out of each occurrence shall be adjusted separately and from the amount of each adjusted claim or the limit of liability, whichever is less, the per claim deductible amount stated above will be deducted and borne by the Named Insured.

2. APPLIES TO PROPERTY HAVING A FULL VALUE AND THE NAMED INSURED'S PUBLISHED TARIFF PROVIDES DEDUCTIBLE OPTIONS APPLICABLE TO THE NAMED INSURED'S CUSTOMER WHICH THE CUSTOMER MUST SELECT -

All claims arising out of each occurrence shall be adjusted separately and from the amount of each adjusted claim or the limit of liability, whichever is less, the following will be deducted:

- (a) In the event that the Named Insured's customer elects to bear a deductible sum as published in the Named Insured's Tariff provisions then the tariff sum will be deducted and borne by the Named Insured's customer, and the difference between the deductible sum borne by the named Insured's customer and the aggregate shared deductible stated above will be deducted and borne by the named Insured; or
- (b) In the event the Named Insured's customer elects to bear a deductible equal or greater than the shared aggregate deductible stated above, then the Named Insured will bear no deductible.

CATASTROPHE DEDUCTIBLE:

In the event that more than one deductible or deductible reimbursement applies in any one loss, disaster or casualty, the maximum deductible to be borne by the Named Insured will be the Catastrophe Deductible amount stated above.

POLICY NUMBER

NAMED INSURED

EFFECTIVE DATE

PRODUCER:
UNIRISC, INC.

IRONSHORE INDEMNITY INC.
1 Exchange Plaza
(55 Broadway) 12th Floor
New York, NY 10006



GENERAL AMENDATORY POLICY ENDORSEMENT

ATTACHED TO AND FORMING
PART OF POLICY NUMBER:

EFFECTIVE DATE OF
ENDORSEMENT:

ENDORSEMENT
NUMBER:

ISSUED TO:

GENERAL COMMODITIES EXCLUSION

It is agreed that coverage under this policy is restricted to Used Household Goods and Personal Effects as defined by the Interstate Commerce Commission and as included in the Definition section of the policy for clarification.

In no event does this policy provide coverage for General Commodities or General Merchandise that does not fall within the Interstate Commerce Commission definition of Used Household Goods and Personal Effects. No coverage for General Commodities or General Merchandise applies unless coverage is extended by endorsement.

NOTHING HEREIN CONTAINED SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND ANY OF THE TERMS, CONDITIONS, PROVISIONS, AGREEMENTS OR LIMITATIONS OF THE ABOVE MENTIONED POLICY, OTHER THAN AS ABOVE STATED.

PRODUCER:
UNIRISC, INC.



GENERAL AMENDATORY POLICY DOCUMENT

ATTACHED TO AND FORMING
PART OF POLICY NUMBER:

EFFECTIVE DATE OF
ENDORSEMENT:

ENDORSEMENT
NUMBER:

ISSUED TO:

VAN LINE ADDITIONAL INSURED

It is further certified that in the event suit or litigation is brought against the First Named insured and _____ Van Lines and subsidiaries as the result of an occurrence arising out of operations conducted by the Named Insured while not engaging in the business of _____ Van lines and subsidiaries, this Company shall:

1. Conduct whatever investigation is necessary, negotiate settlements and defend or settle suits filed against _____ Van Lines subsidiaries.
2. Pay all costs for investigation and litigation of claims or suits filed against _____ Van Lines and Subsidiaries
3. Pay all premiums on appeal or attachment bonds for an amount not to exceed the applicable limit of liability stated in this policy but without obligation to apply or furnish such bonds.
4. Pay all litigation costs taxed against _____ Van Lines and subsidiaries, and interest accruing in any suits until the company has paid, tendered or deposited in court such part of the judgment up to the applicable limit of liability stated in this policy.

It is understood and agreed that the policy may not be cancelled and that no change in the provisions or conditions of this policy shall be effective until at least thirty (30) days written notice has been given to _____ Van Lines and subsidiaries of such change.

NOTHING HEREIN CONTAINED SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND ANY OF THE TERMS, CONDITIONS, PROVISIONS, AGREEMENTS OR LIMITATIONS OF THE ABOVE MENTIONED POLICY, OTHER THAN AS ABOVE STATED.

**PRODUCER:
UNIRISC, INC.**

IRONSHORE INDEMNITY INC.
1 Exchange Plaza
(55 Broadway) 12th Floor
New York, NY 10006



GENERAL AMENDATORY POLICY ENDORSEMENT

ATTACHED TO AND FORMING PART OF POLICY NUMBER:	EFFECTIVE DATE OF ENDORSEMENT:	ENDORSEMENT NUMBER:	ISSUED TO:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

In consideration of the annual premium charged, it is hereby understood and agreed that the payment schedule is amended as follows:

PAYMENT SCHEDULE

It is hereby agreed that the policy premium is payable as follows:

<u>Date</u>	<u>Amount</u>
-------------	---------------

TOTAL:

NOTHING HEREIN CONTAINED SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND ANY OF THE TERMS, CONDITIONS, PROVISIONS, AGREEMENTS OR LIMITATIONS OF THE ABOVE MENTIONED POLICY, OTHER THAN AS ABOVE STATED.

PRODUCER:
UNIRISC, INC.



GENERAL AMENDATORY POLICY DOCUMENT

ATTACHED TO AND FORMING
PART OF POLICY NUMBER:

EFFECTIVE DATE OF
ENDORSEMENT:

ENDORSEMENT
NUMBER:

ISSUED TO:

RECORD STORAGE EXTENSION

In consideration of the premium charged, it is hereby agreed that Coverage D – Warehouseman’s or Bailee liability is extended to cover record storage with a limit of:

\$	At

It is further agreed that under exclusion 1. (A). property Excluded, the paper exclusion does not apply to record storage.

NOTHING HEREIN CONTAINED SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND ANY OF THE TERMS, CONDITIONS, PROVISIONS, AGREEMENTS OR LIMITATIONS OF THE ABOVE MENTIONED POLICY, OTHER THAN AS ABOVE STATED.

**PRODUCER:
UNIRISC, INC.**



SCHEULE OF INSURANCE EXTENSION

COVERAGE B –STORAGE CERTIFICATES OF INSURANCE (Continued)

	LOCATION	LIMIT OF LIABILITY
5.	_____	\$ _____
6.	_____	\$ _____
7.	_____	\$ _____
8.	_____	\$ _____
9.	_____	\$ _____
10.	_____	\$ _____

POLICY NUMBER

NAMED INSURED

EFFECTIVE DATE

PRODUCER:
UNIRISC, INC.

SCHEDULE OF INSURANCE EXTENSION

COVERAGE D – WAREHOUSEMAN’S OR BAILEE LIABILITY

1) HOUSEHOLD GOODS – Storage at specified locations

Limit of Liability

5.	_____	\$ _____
6.	_____	\$ _____
7.	_____	\$ _____
8.	_____	\$ _____
9.	_____	\$ _____
10.	_____	\$ _____

2) GENERAL COMMODITIES – Storage at specified locations

5.	_____	\$ _____
6.	_____	\$ _____
7.	_____	\$ _____
8.	_____	\$ _____
9.	_____	\$ _____
10.	_____	\$ _____

3) PACKING AND CRATING –DPM CONTRACTS – storage at specified locations

5.	_____	\$ _____
6.	_____	\$ _____
7.	_____	\$ _____
8.	_____	\$ _____
9.	_____	\$ _____
10.	_____	\$ _____

4) GOVERNMENT/MILITARY NON-TEMPORARY STORAGE –storage at specified locations

5.	_____	\$ _____
6.	_____	\$ _____
7.	_____	\$ _____
8.	_____	\$ _____
9.	_____	\$ _____
10.	_____	\$ _____

POLICY NUMBER

NAMED INSURED

EFFECTIVE DATE

**PRODUCER:
UNIRISC, INC.**

SCHEDULE OF INSURANCE EXTENSION

COVERAGE F – ADDITIONAL CHARGES AND EXPENSES

Location	Limit of liability
11. _____	\$ _____
12. _____	\$ _____
13. _____	\$ _____
14. _____	\$ _____
15. _____	\$ _____
16. _____	\$ _____



GENERAL AMENDATORY POLICY DOCUMENT

ATTACHED TO AND FORMING
PART OF POLICY NUMBER:

EFFECTIVE DATE OF
ENDORSEMENT:

ENDORSEMENT
NUMBER:

ISSUED TO:

All other terms and conditions remain the same.

NOTHING HEREIN CONTAINED SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND ANY OF THE TERMS, CONDITIONS, PROVISIONS, AGREEMENTS OR LIMITATIONS OF THE ABOVE MENTIONED POLICY, OTHER THAN AS ABOVE STATED.

IRON.TR.013 (Ed.4/08)

PRODUCER:
UNIRISC, INC.

IRONSHORE INDEMNITY INC.

1 Exchange Plaza
(55 Broadway) 12th Floor
New York, NY 10006
(877) IRON411

**EMPLOYEE RELOCATION
HOUSEHOLD GOODS INSURANCE
Coverage**

Against All Risks of Physical Loss or Damage to personal effects and household goods of the transferees of the Named Insured from whatsoever cause arising except as may be excluded elsewhere herein. Subject to American Institute Cargo Clauses (unless otherwise stated) and American Institute Strikes, Riots and Civil Commotions Clauses (unless otherwise stated). Shipments by Steamer(s) and/or Motor Vessel(s) subject to American Classification Clause (20 years).

General Average and Salvage Charges payable in full irrespective of insured or contributing values.

PLAN A: EMPLOYEES' GOODS IN TRANSIT: In accordance with relocation authorization issued by the Named Insured, to pay for physical loss of or damage to household goods directly resulting from any external cause while such household goods are in due course of transit under bills of lading or shipping receipts issued by an established Carrier of household goods and establishing the Carrier's liability domestically at not less than \$.60 per pound.

PLAN B : EMPLOYEES' GOODS IN PERMANENT STORAGE: In accordance with storage authorization issued by the Named Insured, to pay for loss of or damage to household goods directly resulting from any external cause while such goods are stored and under warehouse receipts establishing the Warehousemen's legal liability at not less than \$.30 per pound per item. Named Insured shall report locations and values monthly.

EXCLUSIONS APPLICABLE: The Insurance afforded does not apply to:

- (a) Accounts, bills, deeds, evidence of debt, money, notes or securities, jewelry; costume or otherwise, watches, precious stones and animals.
- (b) Coin, stamp or other collections of any kind unless specifically declared and valued for insurance.
- (c) Loss or damage occasioned by or resulting from inherent vice, wear and tear, dampness or atmosphere or extremes of temperature or delay.
- (d) Shipments forwarded on deck at the Named Insured's request.
- (e) Loss of use or market howsoever caused.
- (f) Loss of or damage to personal and/or professional papers/documents of any kind, including but not limited to, dissertations, tax returns, medical and employment records, items holding no market value (such as, photographs, family albums and pictures, newspaper clippings.)
- (g) Data contained on hard disks (computer), diskettes, cassettes, videotapes, etc. Company's liability is limited to cost of hardware only, except as may be excluded elsewhere in this policy.

- (h) Obsolescence.
- (i) Goods placed in or delivering out of mini- or self- storage facilities are specifically excluded from coverage. These locations are considered final destination. As such, specific notations of loss or damage must be made prior to delivery into such facilities.
- (j) Pre-existing or contributory damage.
- (k) Contributory negligence on the part of the owner and/or their agents. Damages or loss attributed to an act, order, or omission on the part of the shipper.
- (l) Missing items - unless specific notations or evidence is presented confirming loss occurred while in the care, custody or control of the moving company.
- (m) Items left at origin or items not listed on the mover's inventory.
- (n) Merchandise for sale or exhibition.
- (o) Spoilage of wine and other alcoholic beverages, unless the same be the result of fire, crash, collision or overturn of the carrying conveyance.
- (p) Mechanical or electrical derangement to motorized vehicles and watercraft and any claim for loss or damage arising from freezing of water in the radiator and/or cooling system of an automobile or appliance.
- (q) Spoilage of the contents of deep freezers or refrigerators however caused.
- (r) Items not intended for shipment.
- (s) Damage to any residence.
- (t) Bodily injury of any kind.

DEFINITIONS:

1. The term **DUE COURSE OF TRANSIT** shall mean from the time the Carrier takes custody of the household goods at the initial point of shipment, and shall continue during the course of transportation until the Carrier relinquishes custody at the delivery destination, and shall include temporary storage incident to such transportation while awaiting determination or availability of final destination. Due course of transit shall cease when the household goods are placed in permanent storage or have been in temporary storage at any one place beyond 12 months, whichever shall first occur.

2. The term **HOUSEHOLD GOODS** shall mean personal effects and property used in an Employee's dwelling when a part of the equipment or supply of such dwelling, including automobiles (not exceeding two (2) in number) and boats (not exceeding one (1) in number or sixteen (16) feet in length) while such goods are being moved in the same vehicle as the household goods.

3. The term **EMPLOYEE** shall mean any person employed by the Named Insured, or who has been or will be employed by the Named Insured, and who is relocating at the request of the Named Insured.

4. The word **SHIPMENT** shall mean each and every shipment of household goods authorized by the Named Insured on behalf of a client's Employee and reported by the Named Insured on behalf of a client.

GENERAL CONDITIONS:

1. **TERRITORIAL LIMITS:** This policy covers worldwide, but excluding shipments to or from those countries with which the United States government forbids trade.

2. **VALUATION:** Unless otherwise endorsed, underwriters shall not be liable beyond the

replacement cost of the property insured or the amount listed on the valued inventory; whichever is less at the time loss or damage occurs. This shall be ascertained or estimated without deductions for depreciation however caused. In no event shall the determined valuation exceed what it would then cost to repair or replace such property with material of like kind and quality.

3. NOTICE OF LOSS: The Insured shall as soon as practicable report in writing to Underwriters every loss, damage or occurrence which may give rise to a claim under this policy and shall also file with Underwriters or their agents within ninety (90) days from the date of discovery of such loss, damage or occurrence, a detailed sworn proof of loss. In no event shall proof of loss be presented to Underwriters or their agents beyond nine (9) months from the date of delivery for interstate shipments, beyond ninety (90) days from date of delivery on intrastate shipments or international shipments.

4. SALVAGE CLAUSE: Where replacement or total loss payment of a damaged article(s) is made by Underwriters, they, at their sole option, have the right to salvage of the damaged article(s).

5. PAYMENT OF LOSS: All adjusted claims shall be paid or made good to the Insured within sixty (60) days after presentation and acceptance of satisfactory proof of interest and loss. No loss shall be paid or made good if the Insured has collected the same from others.

6. CLAIMS AGAINST THIRD PARTIES: In the event of any loss of or damage to the property covered hereunder, the Insured, at the request of Underwriters, shall immediately make claim in writing against the carrier(s), bailee(s), or others involved.

7. SUBROGATION: If, in the event of loss or damage, the insured shall acquire any right of action against any individual, firm or corporation for loss of or damage to property covered hereunder, the Insured will, if requested by Underwriters, assign and transfer such claim or right of action to Underwriters, or, at Underwriters option, execute and deliver to Underwriters the customary form of loan receipt upon receiving an advance of funds in respect of the loss or damage; and will subrogate Underwriters to, or will hold in trust for Underwriters, all such rights of action to the extent of the amount paid or advanced, and will permit suit to be brought in the Insured name under the direction of and at the expense of Underwriters.

8. PRESERVATION OF PROPERTY: When loss occurs to property insured hereunder, the Insured shall use every reasonable means to protect the property from further loss, (whether or not the loss is covered by this policy). Any further loss due to the Insured's failure to protect shall not be recoverable under this policy. Underwriters will reimburse the Insured for expenses reasonably incurred in the same proportion that it would be liable to reimburse the Insured for any loss sustained. Such expenses shall be in addition to the applicable limit of liability of the policy.

9. UNDERWRITERS' OPTIONS: It shall be optional with Underwriters 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, on giving notice of its intention so to do within sixty (60) days after the receipt of the proof of loss herein required:

10. PRIMA FACIE EVIDENCE CLAUSE: The origin and/or destination packing inventory as prepared by the Moving Company and signed by the Insured 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.

11. IMPAIRMENT OF RECOVERY RIGHTS: Any act or agreement by the Insured before or after loss or damage whereby any right of the Insured to recover in whole or in part for loss or damage to property covered hereunder against any carrier, bailee or other party liable therefore, is released, impaired or lost, shall render this policy null and void, but Underwriter's right to retain or recover the premium shall not be affected. Underwriters are not liable for any loss or damage which, without its written consent, has been settled or compromised by the Insured.

12. ABANDONMENT: There can be no abandonment to Underwriters of any property.

13. MISREPRESENTATION AND FRAUD: This entire policy shall be void if, whether before or after a loss, the Named 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.

14. MACHINERY: In the event of loss of or damage to machinery consisting when complete for sale or use, of several parts, Underwriters shall only be liable for the value of the parts lost or damaged.

15. NO BENEFIT TO BAILEE: This insurance shall in no wise inure directly or indirectly to the benefit of any carrier or other bailee.

16. WAR RISK AND NUCLEAR EXCLUSIONS: This policy does not insure against loss or damage caused by or resulting from:

- (a) hostile or warlike action in time of peace or war, except while the insured interest is water or airborne, including action in hindering, combating or defending against an actual, impending or expected attack,
 - (1) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or
 - (2) by military, naval or air forces; or
 - (3) by an agent of any such government, power, authority or forces;
- (b) any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
- (c) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade;
- (d) nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled. and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this policy, however, subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

17. PRIVILEGE TO ADJUST WITH OWNER AND UNDERWRITERS' OPTION TO DEFEND SUIT: In the event of loss of or damage to property of others held by the Insured, for which claim is

made. The right to adjust such loss or damage with the owner or owners of the property is reserved to Underwriters and the receipt of such owner or owners in satisfaction thereof shall be in full satisfaction of any claim of the Insured for which such payment has been made. If legal proceedings be taken to enforce a claim against the Insured as respects any such loss or damage. Underwriters reserve the right at their option without expense to the Insured, to conduct and control the defense on behalf of and in the name of the Insured. No action of Underwriters in such regard shall increase the liability of Underwriters under this policy nor increase the limits of liability specified in the policy.

18. EXAMINATION UNDER OATH: The Insured, as often as may be reasonably required, shall exhibit to any person designated by Underwriters all that remains of any property herein described, and shall submit, and in so far as is within his or their power cause his or their employees, members of the household and others to submit to examinations under oath by any person named by Underwriters and subscribe the same; and, as often as may be reasonably required shall produce for examination all writings, books of account, bills, invoices and other vouchers, or certified copies thereof if originals be lost at such reasonable time and place as may be designated by Underwriters or its representative, and shall permit extracts and copies thereof to be made.

No such examination under oath or examination of books or documents, nor any other act of Underwriters or any of their employees, or representatives in connection with the investigation of any loss or claim hereunder, shall be deemed a waiver of any defense which Underwriters might otherwise have with respect to any loss or claim, but all such examinations and acts shall be deemed to have been made or done without prejudice to Underwriters' liability.

19. APPRAISAL: If the Insured and Underwriters fail to agree as to the amount of loss, each shall, on the written demand of either, made within sixty (60) days after receipt of proof of loss by Underwriters, select a competent and disinterested appraiser, and the appraisal shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen (15) days to agree upon such umpire, then, on the request of the Insured or Underwriters such umpire shall be selected by a judge of a court of record in the state in which such appraisal is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at the time of loss and the amount of loss, and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The Insured and Underwriters shall each pay his or its chosen appraiser and shall bear equally the other expenses of the appraisal and umpire. Underwriters shall not be held to have waived any of its rights by any act relating to appraisal.

20. SERVICE OF SUIT CLAUSE (U.S.A.): It is agreed that in the event of the failure of Underwriters hereon to pay any amount claimed to be due hereunder, Underwriters hereon, at the request of the insured, will submit to the jurisdiction of any court of competent jurisdiction within the United States and will comply with all requirements necessary to give such Court jurisdiction and all matters arising hereunder shall be determined in accordance with the law and practice of such Court.

It is further agreed that service of process in such suit may be made upon Messrs. Mendes & Mount, 3 Park Avenue, New York, N.Y. 10016 and that in any suit instituted against any one of them upon this contract. Underwriters will abide by the final decision of such Court or of any Appellate Court in the event of an appeal. The above named are authorized and directed to accept service of process on behalf of

Underwriters in any such suit and upon the request of the insured to give a written undertaking of the insured that they will enter a general appearance upon Underwriters' behalf in the event such a suit shall be instituted. Further, pursuant to any statute of any state, territory or district of the United States, which makes provision therefore, Underwriters hereon designate the Superintendent, Commissioner or Director of Insurance or any lawful attorney upon whom may be served by lawful process in any action, suit or proceeding instituted by or on behalf of the Insured or any beneficiary hereunder arising out of this contract of Insurance, and hereby designate the above- named person to whom the said officer is authorized to mail such process or a true copy thereof.

21. EXAMINATION OF RECORDS: The Named Insured shall, as often as may be reasonably required during the term of this policy and for one year thereafter, produce for examination by Underwriters or its duly authorized representative all books and records, inventories and accounts referred to above, relating to the shipments covered hereunder.

22. AUTOMATIC REINSTATEMENT: Any loss hereunder shall not reduce the amount of this policy. Such automatic reinstatement of policy amount shall be made without additional premium.

23. CANCELLATION: This policy may be cancelled by the Named Insured by mailing to Underwriters written notice stating when thereafter, such cancellation shall be effective. This policy may be cancelled by Underwriters by mailing to the Named Insured at the address shown in the policy or last known address, written notice stating when, not less than ten (10) days thereafter, such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date of the cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by The Named Insured, or by Underwriters shall be equivalent to mailing. If the Named Insured cancels, earned premiums shall be computed in accordance with the customary short rate and table and procedure.

If Underwriters cancel, earned premiums shall be computed pro rata. Premium adjustments may be made at the time cancellation is affected and, if not then made, shall be made as soon as practicable after cancellation becomes effective. Underwriters' check or the check of its representative mailed or delivered as aforesaid shall be a sufficient tender of any refund of premium due to the Named Insured.

Notwithstanding anything contained herein to the contrary War Risks, when covered hereunder, shall be subject to seven (7) days notice of cancellation, furthermore, Strikes, Riot and Civil Commotion with respect to shipments to or from U.S.A.. shall be subject to forty-eight (48) hours notice of cancellation.

24. CHANGES: Notice to any agent or knowledge possessed by any agent or by another person shall not effect a waiver or a change in any part of this policy or stop Underwriters from asserting any right under the terms of this policy, nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy. In the event of the conflict of any of the General Conditions with other terms of this policy, The General Conditions shall be deemed to be amended to conform to such terms.

25. CONFORMITY TO STATUTE: Terms of this policy which are in conflict with the statutes of the state wherein this policy is issued are hereby amended to conform to such statutes.

26. **POLICY PERIOD:** This policy applies only to insured loss or damage which occurs during the policy period.

27. **DECLARATIONS:** By acceptance of this policy the Named Insured declares that the statements in the declaration are his agreements and representations that the policy is issued in reliance upon the truth of such agreements existing between he and Underwriters or any of its agents relating to this insurance.

28. **ASSIGNMENT:** This policy shall be void if assigned or transferred without the written consent of Underwriters.

29. **OTHER INSURANCE:** If at the time of loss or damage there is available to a Named Insured or any other interested party any other valid and collectible insurance which would apply in the absence of this policy, the insurance under this policy shall apply only as excess insurance over such other insurance.

30. **PAIR, SET OR PARTS:** In the event of loss of or damage to (a) any article or articles which are a part of a pair or set the measure of loss of or damage to such article or articles shall be a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of said article or articles, but in no event shall such loss or damage be construed to mean total loss of the pair or set; or (b) any part of property covered consisting when complete for use, of several parts, Underwriters shall only be liable for the value of part lost or damaged.

1. The above captioned policy is hereby written on a **“Replacement Cost”** basis.
2. Under the Insuring Agreements, Paragraph four (4) of the Definitions section, the word “shipment” shall mean each and every shipment of household goods and personal effects, including automobiles and motor cycles moving with household effects on a moving van, authorized and reported by the Named Insured on behalf of a client.
3. Under General Conditions, Paragraph two (2) “VALUATION” shall read:

Underwriters shall not be liable beyond the “Replacement Cost” of the property insured at the time the loss or damage occurred. “Replacement Cost” shall mean whichever is the smaller of the following:

- (1) The applicable limit of coverage as declared at the time of Insuring the shipment under Plan A;
- (2) The applicable limit of coverage not to exceed the maximum limit of liability as agreed to under Plan B.

In no event shall the determined valuation exceed what it would then cost to repair or replace such property with material of like kind or quality.

4. As regards motor vehicles insured at replacement cost, liability shall be limited to the cost of repair, or **200%** of the Actual Cash Value at the time of loss or damage, whichever is the lesser amount.

POLICY ENDORSEMENT

This endorsement is effective from **01/01/2007** at **12:01 a.m.** Standard Time, and forms part of policy number **12345** issued to:

<Named Insured >

1. The above captioned policy is hereby written on a **“Replacement Costs”** basis.
2. Under the insuring Agreements, Paragraph four (4) of the definitions section, the word “shipment” shall mean each and every shipment of household goods and personal effects, including automobiles and motor cycles moving with household effects on a moving van, authorized and reported by the Named Insured on behalf of a client.
3. Under General Conditions, Paragraph two (2) “Valuation” shall read:
Underwriters shall not be liable beyond the “Replacement Cost” of the property insured at the time the loss or damage occurred. “Replacement Cost” shall mean whichever is the smaller of the following:
 - (1) The applicable limit of coverage as declared at the time of Insuring the shipment under Plan A;
 - (2) The applicable limit of coverage not to exceed the maximum limit liability as agreed to under Plan B.In no event shall the determined valuation exceed what it would then cost to repair or replace such property with material of like kind or quality.
4. As regards motor vehicles insured at replacement cost, liability shall be limited to the cost of repair, or 200% of the Actual Cash Value at the time of loss or damage, whichever is the lesser amount.

Date issued :

COUNTERSIGNED
BY :

UNIRISC, INC. AS AUTHORIZED AGENT

POLICY ENDORSEMENT

This endorsement is effective from **01/01/2007** at **12:01 a.m.** Standard Time , and forms part of policy number **12345** issued to:

<Named Insured >

It is understood and agreed that the following rates and per move premiums shall apply for this policy:

DOMESTIC TRANSIT

\$ 100,000.00 Blanket =	\$000.00 Per Move
\$ 125,000.00 Blanket =	\$000.00 Per Move
\$ 150,000.00 Blanket =	\$000.00 Per Move
\$ 175,000.00 Blanket =	\$000.00 Per Move
\$ 200,000.00 Blanket =	\$000.00 Per Move

Excess coverage above the highest captioned blanket can be obtained at a rate of **\$.00** per **\$100.00** of **Declared Value**. Excess insured values must be reported to Unirisc prior to the shipment loading.

If a declared value is not provided, coverage will be placed at \$10 per pound.

INTERNATIONAL TRANSIT

Surface =	\$0.00 per \$100 of declared value
Air =	\$0.00 per \$100 of declared value

The captioned rates include **Storage in Transit (S.I.T.)** for up to **365 Days** at no additional cost.

Date issued :

COUNTERSIGNED

BY :

UNIRISC, INC. AS AUTHORIZED AGENT

POLICY ENDORSEMENT

This endorsement is effective from **01/01/2007** at **12:01 a.m.** Standard Time, and forms part of policy number **12345** issued to:

<Named Insured >

It is hereby understood and agreed that coverage provided under the stated policy is extended effective **August 1, 2000** to include PLAN B – Goods in Storage, as follows:

In Accordance with storage authorization issued by the Named Insured and reported to Underwriters, claims settlement shall be made for physical loss or Damage to Household Goods directly resulting from any external cause while such Household Goods are stored under warehouse receipts establishing the Warehousemen's Legal Liability at not less than \$0.30 per pound per article.

Deductible Per Claim : **NIL**

Premium Basis : **\$0.00 per \$100 Per Month or Part Thereof**

Date issued :

COUNTERSIGNED

BY :

UNIRISC, INC. AS AUTHORIZED AGENT

POLICY ENDORSEMENT

This endorsement is effective from **01/01/2007** at **12:01 a.m.** Standard Time, and forms part of policy number **12345** issued to:

<Named Insured >

In consideration of the additional premium included in the state rates, the following waivers shall apply to all shipments loaded or placed in storage after January 1, 2007:

PAIRS & SETS WAIVER

The Pairs & Sets exclusion of this policy is hereby waived with the following limitations:

It is understood and agreed the loss or damage to an insured item forming part of a pair or set, where the item is not capable of repair or replacement, such pair or set shall be considered a total loss.

In the event payment is made for a total loss in such circumstances, the article or articles constituting the pair or set shall become the property of Underwriters hereon.

This coverage extends only to the specific pair or set and does not extend to other items made to compliment or match

MECHANICAL/ ELECTRICAL DERANGEMENT WAIVER

The Mechanical/Electrical Derangement exclusion of this policy is hereby deleted except as it may apply to motorized vehicles of every description and watercraft of every description.

This coverage does not extend to pre-exist conditions and/or normal maintenance and cleaning.

Date issued :

COUNTERSIGNED

BY :

UNIRISC, INC. AS AUTHORIZED AGENT

POLICY ENDORSEMENT

This endorsement is effective from **01/01/2007** at **12:01 a.m.** Standard Time, and forms part of policy number **12345** issued to:

<Named Insured >

Atmospheric Conditions

The Exclusion (C) as applicable to Transit and Storage is amended to read:
(C) Loss or damage occasioned by or resulting from inherent vice, wear and tear or delay.

Date issued :

COUNTERSIGNED

BY :

UNIRISC, INC. AS AUTHORIZED AGENT

POLICY ENDORSEMENT

This endorsement is effective from **01/01/2007** at **12:01 a.m.** Standard Time, and forms part of policy number **12345** issued to:

<Named Insured >

EXTENDED RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE
WITH U.S.A. ENDORSEMENT
(March 1, 2003)

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
 - 1.1 ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
 - 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of and nuclear installation, reactor or other nuclear assembly or nuclear component thereof
 - 1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
 - 1.4 The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause 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.

RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE
(U.S.A. ENDORSEMENT)

This insurance is subject to the institute Extended Radioactive Contamination Exclusion Clause (November 1, 2002) provided that

If fire is an insured peril

And

Where the subject matter is insured or, in the case of a reinsurance, the subject matter insured by the original insurance, is within the U.S.A., its islands, onshore territories or possessions

And

A fire arises directly or indirectly from one or more of the causes detailed in Sub-Clauses 1.1, 1.2, and 1.4 of the institute Extended Radioactive Contamination Exclusion Clause 1st November, 2002 any loss or damage arising directly from that fire shall, subject to the provisions of this insurance (reinsurance), be covered, EXCLUDING however any loss damage liability or expense caused by nuclear reaction, nuclear radiation, or radioactive contamination arising directly or indirectly from the fire.

Date issued :

COUNTERSIGNED
BY :

UNIRISC, INC. AS AUTHORIZED AGENT

POLICY ENDORSEMENT

This endorsement is effective from **01/01/2007** at **12:01 a.m.** Standard Time, and forms part of policy number **12345** issued to:

<Named Insured >

**CHEMICAL, BIOLOGICAL, BIO-CHEMICAL, ELECTROMAGNETIC WEAPONS AND CYBER
ATTACK EXCLUSIO CLAUSE (U.S.A.)
(March 1, 2003)**

1. In no case shall this insurance cover loss damage liability or expense or expense directly or indirectly caused by or contributed to by or arising from
 - 1.1 any chemical, biological, bio-chemical or electromagnetic weapon or device
 - 1.2 the use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, computer virus or process or any other similar electronic system

Date issued :

COUNTERSIGNED
BY :

UNIRISC, INC. AS AUTHORIZED AGENT

POLICY ENDORSEMENT

This endorsement is effective from **01/01/2007** at **12:01 a.m.** Standard Time, and forms part of policy number **12345** issued to:

<Named Insured >

In consideration of an additional premium of \$.01 per \$100 per month or, a total of \$.17 per \$100 per month or part thereof, coverage is extended to include acts of terrorism, as defined by the Terrorism Risk Insurance Act of 2002 (TRIA) for permanent storage lots located in the United States

According to Section 102(1) of the Terrorism Risk Insurance Act of 2002, "The term 'act of terrorism' means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States – (i) to be an act of terrorism; (ii) to be a violent act or an act that is dangerous to (I) human life; (II) property; or (III) infrastructure; (iii) to have resulted in damage within the United States, or outside the United States in the case of (I) an air carrier or vessel described in paragraph (5)(B); or (II) the premises of a United States mission and (iv) to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by Coercion." Section 102(1)(B) states, "No act shall be certified by the Secretary as an act of terrorism if (I) the act is committed as part of the course of war declared by the congress, except that this clause shall not apply with respect to any coverage for workers' compensation; or (ii) property and casualty insurance losses resulting from the act, in the aggregate, do not exceed \$5,000,000." Section 102(1)(C) and (D) specify that the determinations are final and not subject to judicial review and that the secretary of the Treasury cannot delegate the determination to anyone.

Date issued :

COUNTERSIGNED

BY :

UNIRISC, INC. AS AUTHORIZED AGENT

POLICY ENDORSEMENT

This endorsement is effective from **01/01/2007** at **12:01 a.m.** Standard Time, and forms part of policy number **12345** issued to:

<Named Insured >

GapCover

This policy is valid only in conjunction with an in-force mover's valuation policy and extends only to moves with and between the 48 Contiguous United States and Canada

In consideration of a per move premium of \$ coverage is extended as follows:

Excess

It is agreed that this policy is excess of an in-force mover's valuation policy and responds only when the underlying limits have been exhausted.

The policy mirrors the underlying limits of \$ per pound up to \$

Primary

It is agreed that this policy provides dollar one coverage with a limit of \$ per pound up to \$ for these perils *only*:

- Acts of God
- Paris & Sets
- Mechanical & Electrical Derangement
- Moth, Vermin & Insects

In consideration of the transit premium charged, 180 days of SIT coverage are included. Coverage ceases on the 181st day and cannot be extended.

Date issued :

COUNTERSIGNED

BY :

UNIRISC, INC. AS AUTHORIZED AGENT

**U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS
CONTROL ("OFAC")
ADVISORY NOTICE TO POLICYHOLDERS**

ISSUED TO:

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for Complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency." OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons." This list can be located on the United States Treasury web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as Identified by OFAC, This insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract no payment or premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

CERTIFICATE OF INSURANCE

UNIRISC, Inc.

Certificate #

For marine insurance underwritten by Beazley Insurance Company, Inc. covering personal and household effects and private passenger automobiles.

Insured: _____	Pack Date: _____
Moving From: _____	Moving To: _____
Origin Agent: _____	Destination Agent: _____
Origin Agent Code: _____	Destination Agent Code: _____
Mover's Ref.# _____	Shipment Weight: _____
Account: _____	

Insured Value of Household Goods:	\$ _____
Insured Value of Automobile (include accessories)	\$ _____
Year: _____ Make: _____ Model: _____	
Insurance, Packing & Shipping Charges:	\$ _____
TOTAL INSURED VALUE:	\$ _____

Shipment is moving via: Surface CD Air

OPTIONAL COVERAGES REQUESTED

[Select only if you have been provided special rates for these coverages and an additional premium paid]

_____ Total Loss Only	_____ Pairs & Sets	_____ Mechanical Malfunction	_____ Mold & Mildew
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_____ A valued inventory is attached based upon the replacement cost at destination

_____ No valued inventory has been completed. The insurance value is based upon:

_____	Actual Cash Value
_____	Valuation of \$ _____ per pound

Deductible Amount of \$ _____ to be taken off of claim payment

Deductible Amount of \$ _____ to be billed to _____

FOR UNIRISC USE ONLY

Client Number	_____
Rate Code	_____
Conversion Rate	_____

**CAUTION: THIS IS YOUR INSURANCE CONTRACT – BE SURE YOU READ AND
UNDERSTAND IT AND COMPLY WITH ALL TERMS AND CONDITIONS**

PROPERTY COVERED

PERSONAL AND HOUSEHOLD EFFECTS AND PRIVATE PASSENGER AUTOMOBILES AS SPECIFIED IN DECLARATIONS ON REVERSE SIDE

COVERAGE

MARINE “**ALL RISKS**” OF PHYSICAL LOSS OR DAMAGE TO COVERED PROPERTY EXCEPT AS EXCLUDED BELOW:

THIS POLICY DOES NOT COVER:

- (A) SHIPMENTS WHEN THE VALUE OF CHINA, GLASS, EARTHENWARE, MARBLE AND THE LIKE REPRESENT MORE THAN (10%) OF THE TOTAL VALUE OF THE SHIPMENT. THIS MAY BE INCREASED TO (20%) WITH AN ADDITIONAL PREMIUM AND LIST OF THE ITEMS.
- (B) BREAKAGE OF CHINA, GLASS AND OTHER FRAGILE ITEMS THAT ARE NOT PROFESSIONALLY PACKED BY THE MOVERS.
- (C) SCRATCHING, DENTING, OR MARRING OF CARS UNLESS THE SHIPPER AND THE OWNER OF THE CAR BOTH AGREE AND SIGN A “CERTIFICATE OF CONDITION” OR SIMILAR DOCUMENT SHOWING THE CAR’S CONDITION AT ORIGIN.
- (D) NON-FACTORY INSTALLED ACCESSORIES OR REMOVABLE ITEMS FROM CARS UNLESS DECLARED AND VALUED FOR INSURANCE. HOUSEHOLD ITEMS SHIPPED IN CARS ARE NOT COVERED; THEY MUST BE PACKED, SHIPPED, AND INSURED SEPARATELY.
- (E) LOSS OR DAMAGE CAUSED BY NORMAL WEAR AND TEAR, MECHANICAL OR ELECTRICAL DERANGEMENT, WRINKLING OF CLOTHING, VERMIN, MOTHS, INSECTS OR INHERENT VICE.
- (F) CHANGE IN CLIMATIC CONDITIONS, INCLUDING SUSCEPTIBILITY TO DAMAGE BECAUSE OF ATMOSPHERIC CONDITIONS SUCH AS EXTREME FLUCTUATIONS IN TEMPERATURE OR HUMIDITY.
- (G) LOSS OR DAMAGE TO CASH, CURRENCY, BANK NOTES, STOCKS, BONDS, POSTAGE STAMPS OR ANY NEGOTIABLE INSTRUMENT.
- (H) LOSS OR DAMAGE TO PERSONAL PAPERS OF ANY KIND, INCLUDING BUT NOT LIMITED TO DISSERTATIONS, TAX RETURNS, MEDICAL AND EMPLOYMENT RECORDS. JEWELRY, FURS, COIN, STAMP AND OTHER COLLECTIONS OF ANY KIND ARE NOT COVERED UNLESS SPECIFICALLY DECLARED AND VALUED FOR INSURANCE PRIOR TO SHIPMENT.
- (I) DEPRECIATION IN MARKET OR APPRAISED VALUE OF ANY ITEM. LIABILITY IS LIMITED BY THE “REPAIR OR REPLACEMENT CLAUSE” FOUND IN THIS POLICY. (CONDITION NUMBER 4)
- (J) DATA CONTAINED ON DISKETTES, CASSETTES, VIDEOTAPES, CD’s, ETC. CLAIMS ARE LIMITED TO THE COST OF HARDWARE ONLY.
- (K) LOSS OR DAMAGE BY NUCLEAR REACTION, RADIATION, OR CONTAMINATION, WHETHER DIRECT OR INDIRECT.
- (L) LOSS OR DAMAGE IF ANY ACT OR EVENT, OUT OF OR IN THE COURSE OF WHICH SUCH LOSS OR DAMAGE ARISES, CONSTITUTES OR IS A PART OF OR IS COMMITTED OR HAPPENS WHETHER DIRECTLY OR INDIRECTLY BY REASONS OF, OR IN CONNECTION WITH WAR, INVASION, ACT OF FOREIGN ENEMY, HOSTILITIES OR WARLIKE OPERATIONS (WHETHER WAR BE DECLARED OR NOT), CIVIL WAR, REBELLION, REVOLUTION, INSURRECTION, MILITARY OR UNSURPED POWER, MARTIAL LAW, OR THE ACT OF ANY LAWFULLY CONSTITUTED AUTHORITY, INCLUDING CUSTOMS. IN ANY CLAIM AND IN ANY ACTION, SUIT OR OTHER PROCEEDING TO ENFORCE A CLAIM FOR LOSS OR DAMAGE UNDER THE POLICY, THE BURDEN OF PROVING THAT THE LOSS OR DAMAGE DOES NOT FALL WITHIN THIS CLAUSE SHALL BE UPON THE INSURED. THIS EXCLUSION DOES NOT APPLY WHILE THE INSURED INTEREST IS WATER OR AIRBORNE.
- (M) DIRECT LOSS OR DAMAGE TO A CAR WHILE BEING DRIVEN UNDER ITS OWN POWER, EXCEPT WHILE AT THE PORT BY AN AUTHORIZED AGENT.
- (N) SHIPMENTS FORWARDED ON DECK AT THE SHIPPERS REQUEST.

- (O) LOSS OR DAMAGE ARISING FROM THE FAILURE OF ANY ELECTRONIC DEVICE OR COMPONENT SYSTEM TO CORRECTLY RECOGNIZE ANY DATE. SEE THE "MILLENNIUM EXCLUSION" IN THE POLICY FOR FURTHER DETAILS.

CONDITIONS

1. 100% COINSURANCE CLAUSE: THE INSURED SHALL MAINTAIN COVERAGE ON THE ENTIRE SHIPMENT TO THE EXTENT OF THE FULL VALUE OF THE GOODS AT THE TIME OF SHIPMENT AND FAILING TO DO SO, THE INSURED SHALL, TO THE EXTENT OF SUCH DEFICIT, BEAR THEIR PROPORTION OF ANY LOSS. IN THE EVENT OF LOSS OR DAMAGE, THIS INSURANCE SHALL NOT ATTACH OR COVER FOR MORE THAN THE AMOUNT SPECIFIED FOR EACH CATEGORY OF GOODS ON THE APPLICATION FORM.
2. DEDUCTIBLE CLAUSE: THE SUM SHOWN ON THE POLICY WILL BE DEDUCTED FOR EACH CLAIM MADE.
3. PAIRS & SETS CLAUSE: WHERE ANY INSURED ITEM CONSISTS OF ARTICLES IN A PAIR OR SET, NO MORE THAN THE VALUE OF ANY PARTICULAR PART OR PARTS WHICH MAY BE LOST OR DAMAGED, WITHOUT REFERENCE TO ANY SPECIAL VALUE WHICH SUCH ARTICLES MAY HAVE AS PART OF SUCH PAIRS OR SET, NOR MORE THAN A PROPORTIONATE PART OF THE INSURED VALUE OF THE PAIR OR SET WILL BE PAID.
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 THE VALUED INVENTORY. IN NO INSTANCE CAN PAYMENT EXCEED THE TRUE VALUE OF AN ITEM.
5. PRIMA FACIE EVIDENCE CLAUSE: THE ORIGIN AND OR DESTINATION PACKING INVENTORY AS PREPARED BY THE MOVING COMPANY AND SIGNED BY THE INSURED OR HIS AGENT 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.
6. SALVAGE CLAUSE: SEE POLICY FOR EXPLANATION.
7. CLAIMS NOTIFICATION MUST BE MADE WITHIN 45 DAYS OF DELIVERY AND CLAIM FILED WITHIN 90 DAYS.
8. MISREPRESENTATION AND FRAUD: THE ENTIRE POLICY SHALL BE VOID IF, WHETHER BEFORE OR AFTER A LOSS, THE INSURED HAS CONCEALED OR MISREPRESENTED ANY MATERIAL FACT OR CIRCUMSTANCE CONCERNING THIS INSURANCE OR THE SUBJECT THEREOF, OF THE INTEREST OF THE INSURED THEREIN, OF IN ANY CASE OF ANY FRAUD.
9. SERVICE OF SUIT CLAUSE: SEE THE POLICY FOR EXPLANATION.
10. TERRITORIAL CONDITIONS:
 - (a) COVERAGE FOR HOUSEHOLD GOODS IS TO APPLY FROM THE TIME THE PACKING BEGINS AT ORIGIN RESIDENCE AND CONTINUES DURING THE NORMAL COURSE OF TRANSIT UNTIL UNPACKING IS COMPLETED AT THE DESTINATION RESIDENCE PROVIDED THAT ALL OTHER TERMS AND CONDITIONS OF THIS COVERAGE ARE MET.
 - (b) COVERAGE FOR CARS APPLIES FROM THE TIME THAT THE CAR IS GIVEN TO THE FREIGHT FORWARDER OR STEAMSHIP COMPANY AND CONTINUES UNTIL THE CAR IS DELIVERED TO THE POINT OF FINAL DESTINATION PROVIDED IT IS NOT OPERATED ON PUBLIC OR PRIVATE ROADS UNDER ITS OWN POWER FROM THE TIME OF DISCHARGE FROM THE VESSEL UNTIL ARRIVAL AT FINAL DESTINATION. COVERAGE APPLIES FOR 72 HOURS AT THE DESTINATION PORT.
 - (c) STORAGE COVERAGE APPLIES FOR A PERIOD OF 180 DAYS PROVIDED THAT THE GOODS ARE STORED IN AN ENCLOSED PROTECTED WAREHOUSE UNDER THE CARE, CUSTODY AND CONTROL OF THE MOVER. MINI AND SELF STORE FACILITIES ARE EXCLUDED FROM COVERAGE. COVERAGE CAN BE EXTENDED BEYOND 180 DAYS WITH PROPER NOTICE AND ADDITIONAL PREMIUM PAYMENT PRIOR TO THE EXPIRATION OF THE 180-DAY PERIOD.
11. OTHER INSURANCE CLAUSE, PLEASE SEE THE POLICY FOR DETAILS.
12. SUBROGATION CLAUSE: SEE POLICY FOR EXPLANATION.

13. ANY ITEM WITH AN INDIVIDUAL VALUE OF 2% OR MORE OF THE TOTAL VALUE OF THE SHIPMENT IS CONSIDERED TO BE A "HIGH VALUE ITEM" AND MUST BE SPECIFICALLY DECLARED AND VALUED AT THE TIME OF SHIPMENT.
14. WHERE THE INSURED HAS NOT PAID PREMIUM DIRECTLY TO UNIRISC, ANY PARTY RECEIVING PREMIUM FROM THE INSURED IS CONSTRUED AS THE INSURED'S AGENT FOR PAYMENT OF PREMIUM TO UNIRISC AND FAILURE OF UNIRISC TO RECEIVE SUCH PREMIUM WILL VOID ANY COVERAGE UNDER THIS POLICY.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ARKANSAS AMENDATORY ENDORSEMENT

This endorsement is effective from < > at **12:01 a.m.** Standard Time, and forms part of policy number < > issued to :

<Named Insured >

This endorsement modifies insurance provided under the following:

EMPLOYEE RELOCATION HOUSEHOLD GOODS INSURANCE

1. Section 19. **APPRAISAL** is amended by the addition of the following sentence to the end of such said paragraph:

Appraisal procedures are voluntary and non-binding. The Named Insured shall not be deprived from its right to trial by jury.

2. Section 23. **CANCELLATION** is deleted and replaced with the following:

23. This policy may be cancelled by the Named Insured by mailing to Underwriters written notice stating when thereafter such cancellation shall be effective.

If Underwriters cancel this policy and it has been in effect for less than sixty (60) days and is not a renewal policy, Underwriters may cancel this policy for any reason.

If Underwriters cancel this policy and it has been effect for at least sixty (60) days or is a renewal policy, the Underwriters may cancel this policy for only the following reasons:

- a. nonpayment of premium;
- b. misrepresentation or fraud made by or with the knowledge of the Named Insured in obtaining this policy, renewing this policy, or in presenting a claim under this policy;
- c. a material change in the risk that substantially increases any hazard insured against after policy issuance;
- d. violation of code or law that substantially increases any hazard insured against under this policy;
- e. nonpayment of membership dues in those cases in which the bylaws, agreements, or other legal instruments of Underwriters issuing the policy require payment as a condition of the issuance and maintenance of the policy; or
- f. a material violation of a material provision of the policy.

If Underwriters cancel this policy for nonpayment of premium, Underwriters shall mail or deliver written notice of cancellation to the Named Insured at the address shown in the Declarations at least ten (10) days before the effective date of cancellation. If Underwriters cancel this policy for any of the reasons set forth in b. through f. above, Underwriters shall mail

or deliver written notice of cancellation to the Named Insured at the address shown in the Declarations at least ten (20) days before the effective date of cancellation.

If Underwriters cancel, earned premiums shall be computed pro rata. Premium adjustments may be made at the time cancellation is effected and, if not then made, shall be made as soon as practicable after cancellation becomes effective. Underwriters' check or the check of its representative mailed or delivered as foresaid shall be sufficient tender of any refund of premium due to the Named Insured.

All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ARKANSAS AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

TransCover

1. Section 7. **CANCELLATION** is deleted and replaced with the following:
 7. This policy may be cancelled by the **Named Insured** by mailing to the Company written notice stating when thereafter such cancellation shall be effective.

If the Company cancels this policy and it has been in effect for less than sixty (60) days and is not a renewal policy, the Company may cancel this policy for any reason.

If the Company cancels this policy and it has been effect for at least sixty (60) days or is a renewal policy, the Company may cancel this policy for only the following reasons:

- a. nonpayment of premium;
- b. misrepresentation or fraud made by or with the knowledge of the **Named Insured** in obtaining this policy, renewing this policy, or in presenting a claim under this policy;
- c. a material change in the risk that substantially increases any hazard insured against after policy issuance;
- d. violation of code or law that substantially increases any hazard insured against under this policy;
- e. nonpayment of membership dues in those cases in which the bylaws, agreements, or other legal instruments of the Company issuing the policy require payment as a condition of the issuance and maintenance of the policy; or
- f. a material violation of a material provision of the policy.

If the Company cancels this policy for nonpayment of premium, the Company shall mail or deliver written notice of cancellation to the **Named Insured** at the address shown in the Declarations at least ten (10) days before the effective date of cancellation. If the Company cancels this policy for any of the reasons set forth in b. through f. above, the Company shall mail or deliver written notice of cancellation to the **Named Insured** at the address shown in the Declarations at least ten (20) days before the effective date of cancellation.

If the Company cancels, earned premiums shall be computed pro rata. Premium adjustments may be made at the time cancellation is affected and, if not then made, shall be made as soon as practicable after cancellation becomes effective. The Company's check or the check of its representative mailed or delivered as foresaid shall be sufficient tender of any refund of premium due to the **Named Insured**.

All other terms and conditions of this policy remain unchanged.

POLICY NUMBER

NAMED INSURED

EFFECTIVE DATE

PRODUCER:
UNIRISC, INC

SERFF Tracking Number: IRON-125645721 State: Arkansas
Filing Company: Ironshore Indemnity Inc. State Tracking Number: EFT \$50
Company Tracking Number: CIM-08-001-F
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Household Goods, Moving and Storage Program
Project Name/Number: Submission of Household Goods, Moving and Storage Program/CIM-08-001

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: IRON-125645721 State: Arkansas
Filing Company: Ironshore Indemnity Inc. State Tracking Number: EFT \$50
Company Tracking Number: CIM-08-001-F
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Household Goods, Moving and Storage Program
Project Name/Number: Submission of Household Goods, Moving and Storage Program/CIM-08-001

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 06/04/2008

Comments:

Attachment:

AR NAIC - Forms.pdf

Satisfied -Name: Letter of Authorization **Review Status:** Approved 06/04/2008

Comments:

Attached is the letter of authorization

Attachment:

LOA. Westmont.pdf

Satisfied -Name: IM Form Memo **Review Status:** Approved 06/04/2008

Comments:

Attached is the forms memo

Attachment:

Program Intro. III.TR.000.pdf

Satisfied -Name: IM Forms Listing **Review Status:** Approved 06/04/2008

Comments:

Attached is the forms listing

Attachment:

Form Listing.pdf

Satisfied -Name: Cover Letter **Review Status:** Approved 06/04/2008

Comments:

Attached is the cover letter for this submission.

SERFF Tracking Number: IRON-125645721 State: Arkansas
Filing Company: Ironshore Indemnity Inc. State Tracking Number: EFT \$50
Company Tracking Number: CIM-08-001-F
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Household Goods, Moving and Storage Program
Project Name/Number: Submission of Household Goods, Moving and Storage Program/CIM-08-001

Attachment:

Draft Cover Letter_Form Split.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

AR _____

1. Reserved for Insurance Dept. Use Only

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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 #

4. Company Name(s)	Domicile	NAIC #	FEIN #
Ironshore Indemnity, Inc	MN	23647	41-0121640

5. Company Tracking Number	CIM-08-001-F
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Meghan Slenkamp 25 Chestnut Street, Suite 105 Haddonfield, NJ 08033	Analyst, Westmont Associates, Inc.	(856) 216-0220	(856) 216-0303	meghans@westmontlaw.com
7.	Signature of authorized filer		<i>Meghan Slenkamp</i>		
8.	Please print name of authorized filer		Meghan Slenkamp		

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

9.	Type of Insurance (TOI),	Please select from the drop down list. 9.0 - Commercial Inland Marin		
10.	Sub-Type of Insurance (Sub-TOI)	N/A		
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	None		
12.	Company Program Title (marketing title)	Household Goods, Moving, and Storage Program		
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: _____		
14.	Effective Date(s) Requested	New	Upon Earliest Approval	Renewal: Upon Earliest Approval
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	5/14/08		
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved		

Property & Casualty Transmittal Document ---

20.	This filing transmittal is part of Company Tracking #	CIM-08-001-F
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Submission of forms for Company's Household Goods, Moving, and Storage Program Insurance program.

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 #: N/A - EFT

Amount: \$50.00

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 FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	CIM-08-001-F			
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	CIM-08-001-R			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	New Certificate Declarations	III.TR.001	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	TransCover	III.TR.002	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Schedule of Insurance	III.TR.003	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Premium Adjustment Endorsement	III.TR.004	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Deductible Reimbursement Endorsement	III.TR.005	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Full Value Deductibles Applicable to the Named Insured's Customer	III.TR.006	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	General Commodities Exclusion	III.TR.007	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08	General Commodities Extension	III.TR.008	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09	Van Line Additional Insured	III.TR.009	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10	Payment Schedule Endorsement	III.TR.010	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	CIM-08-001-F
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	CIM-08-001-R

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
11	Record Storage Extension	III.TR.011	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
12	Schedule of Storage Extension	III.TR.012	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
13	General Amendatory Policy Endorsement	III.TR.013	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
14	Employee Relocation Household Goods Insurance	III.TR.014	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
15	Employee Relocation Household Goods Insurance Coverage Policy	III.TR.015	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
16	Replacement Cost Endorsement	III.TR.016	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
17	Domestic/International Transit Endorsement	III.TR.017	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
18	Plan B - Goods in Storage - Extension of Coverage	III.TR.018	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
19	Waiver Endorsement	III.TR.019	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
20	Atmospheric Conditions Endorsement	III.TR.020	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	CIM-08-001-F			
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	CIM-08-000-R			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
21	Extended Radioactive Contamination Exclusion Clause with USA Endorsement	III.TR.021	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
22	Chemical, Biological, Bio-Chemical Electromagnetic Weapons and Cyber Attack Exclusion Clause	III.TR.022	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
23	Terrorism Endorsement	III.TR.023	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
24	GapCover - Extension of Coverage	III.TR.024	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
25	US Treasury Department OFAC Advisory Notice	ILP0010104	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
26	Certificate of Insurance	III.COI.01	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
27	Insurance Contract	III.COI.02	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
28	Arkansas Amendatory Endorsement (Employee Relocation Household Goods)	III.ER.AMEND.AR	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
29	Arkansas Amendatory Endorsement (TransCover)	III.TR.AMEND.AR	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
30			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1



IRONSHORE INDEMNITY INC.

1 Exchange Plaza
(55 Broadway), 12th Floor
New York, NY 10006
tel (646) 826 6600
toll free (877) IRON411
fax (646) 826 6601
www.ironshore.com

December 19, 2007

RE: Ironshore Indemnity Inc.
NAIC#: 23647
FEIN#: 41-0121640
Letter of Authorization
Filing of Forms, Rates and Rules

In accordance with the applicable statutes and regulations of your state, Nancy Stepanski, Wesley Pohler, Jennifer Waldron and Westmont Associates, Inc. are hereby authorized to file form, rate and rule filings on behalf of the Company.

Please direct all correspondence in relation to these filings directly to Mr. Wesley Pohler of Westmont Associates, Inc., 25 Chestnut Street, Suite 105, Haddonfield, NJ 08033. Should you have any questions concerning these filings, please contact Mr. Pohler at (856) 216-0220, fax (856) 216-0303 or by email at Wes@westmontlaw.com

Thank you for your assistance in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'Michael Mitrovic', is written over a light blue horizontal line.

Michael Mitrovic
Senior Vice President

cc: Peter McKeegan
Andrew Cahill

IRONSHORE INDEMNITY INC.
Household Goods, Moving, and Storage Program

New Program Filing
Forms Filing Memorandum

With this filing, Ironshore Indemnity Inc. ("Ironshore") is introducing four new specialty Inland Marine coverages. These new specialty coverages provide coverage for Commercial Inland Marine exposures which by general custom are not written according to manual rates or rating plans.

Employee Relocation Household Goods Coverage

Ironshore's Employee Relocation Household Goods coverage is designed to provide physical damage coverage to the household goods of a Named Insured's employees while those household goods are in transit or in storage during an employee's relocation.

Form IRON TR 017

Rates for Transit Coverage are based on blanket coverage limits for household goods in the course of transit. The actual value of the goods in transit is not reported by the Named Insured. Rather, a flat rate is charged per employee relocation for coverage up to a selected blanket coverage limit. The blanket coverage limits requested by insureds are expected to vary greatly. Therefore, for the purposes of this form filing, form IRON. TR. 017 has been pre-filed with sample blanket limits. This is not meant to imply that other blanket coverage limits cannot be written.

Form IRON TR 018

Rates for Permanent Storage can be based either on blanket coverage limits or on declared value. For the purposes of this form filing, form IRON.TR.018 has been pre-filed on a declared value basis. If an insured elects coverage based on blanket coverage limits, an approach similar to IRON.TR.017 used.

TransCover Coverage

Ironshore's TransCover coverage is targeted to provide various first and third party Commercial Inland Marine coverages, such as Carriers Legal Liability, Warehouse Legal Liability, and Moving Equipment coverage for entities involved in the moving and storage industry

Overseas General Commodities (OGC) Coverage

Ironshore's OGC coverage provides coverage similar to traditional Trip Transit Inland Marine coverage. The insurance covers only the types of property, modes of transportation, and dates of transit for each covered shipment as shown in the declarations page. It is designed to cover items that are not household goods.

Worldwide Cargo (WWC) Coverage

Ironshore's WWC coverage provides primarily international certificated first-party property insurance primarily to the customers of international forwarders. It covers used household goods and personal effects, as well as private passenger automobiles. While the intent of the insurance is to cover international shipments, the coverage can accommodate incidental domestic shipments on a one-time scheduled basis.

IRONSHORE INDEMNITY INC.

INLAND MARINE

FORMS LISTING

Form Number	Form Title
III.TR.001	New Certificate Declaration
III.TR.002	TransCover
III.TR.003	Schedule of Insurance
III.TR.004	Premium Adjustment Endorsement
III.TR.005	Deductible Reimbursement Endorsement
III.TR.006	Full Value Deductibles Applicable to the Named Insured's Customer
III.TR.007	General Commodities Exclusion
III.TR.008	General Commodities Extension
III.TR.009	Van Line Additional Insured
III.TR.010	Payment Schedule Endorsement
III.TR.011	Record Storage Extension
III.TR.012	Schedule of Storage Extension
III.TR.013	General Amendatory Policy Endorsement
III.TR.014	Employee Relocation Household Goods Insurance
III.TR.015	Employee Relocation Household Goods Insurance Coverage Policy
III.TR.016	Replacement Cost Endorsement
III.TR.017	Domestic/International Transit Endorsement
III.TR.018	Plan B – Goods in Storage – Extension of Coverage
III.TR.019	Waiver Endorsement
III.TR.020	Atmospheric Conditions Endorsement
III.TR.021	Extended Radioactive Contamination Exclusion Clause with USA Endorsement
III.TR.022	Chemical, Biological, Bio-Chemical Electromagnetic Weapons and Cyber Attack Exclusion Clause
III.TR.023	Terrorism Endorsement
III.TR.024	GapCover – Extension of Coverage
ILP0010104	US Treasury Department OFAC Advisory Notice
III.COI.01	Certificate of Insurance
III.COI.02	Insurance Contract



May 14, 2008

Department of Insurance
Property and Casualty Division
Form and Rate Filings Review

RE: **Ironshore Indemnity, Inc.**
NAIC#: 23647/ FEIN#: 41-0121640
Household Goods, Moving, and Storage Program
New Program Filing – Commercial Inland Marine
Forms Submission
Company Filing #: CIM-08-001-F
Effective Date: Upon Earliest Possible Approval

To Whom It May Concern:

Enclosed please find Ironshore Indemnity Inc's (the "Company") Household Goods, Moving, and Storage Program filing for your review and approval. This is a new filing and does not replace any forms currently on file in your jurisdiction. A letter permitting Westmont Associates, Inc. to submit this filing on the Company's behalf is enclosed.

These new specialty coverages provide coverage for Commercial Inland Marine exposures which by general custom are not written according to manual rates or rating plans. For your information, the Company's program is substantially similar to that filed by Beazley Insurance Company. Please refer to the filing memorandum enclosed for a description of coverage.

The rates and rules to be used in coordination with the enclosed forms have been filed under separate cover letter as Company filing number CIM-08-001-R.

Your approval and/or acknowledgement of this submission is respectfully requested. Enclosed please find a self-addressed stamped envelope for your convenience in returning the duplicate copy of this filing, evidencing your approval and/or acknowledgment.

Respectfully submitted,

Meghan Slenkamp

Meghan Slenkamp

Analyst

meghans@westmontlaw.com

Enclosures

cc: N. Stepanski
A. Cahill