

BAKER
INTERNATIONAL
INSURANCE
AGENCY

. **THE SOURCE
FOR MOVING
INSURANCE**

Since 1981
Baker International has
provided moving insurance
for household goods, boats,
automobiles, motorcycles,
and office moves for families
relocating within the U.S. or
abroad.



Moving Insurance

Since 1981 Baker International
has provided moving insurance
for household goods, boats,
automobiles, motorcycles, and
office moves for families
relocating within the U.S. or
overseas.
Moving across the street, across
the country or around the world,
Baker International is your source
for Moving Insurance.

800-356-0099
bakerintl.com



3501 FM 2181, Suite 230
Denton, TX 76210
Phone: 800-356-0093
Fax: 940-270-1500
info@bakerintl.com

1. You may go on-line to bakerintl.com to purchase coverage or get a quote. You will need your movers ID and the approximate weight of your shipment. You may also purchase coverage by completing this brochure on the reverse side. To establish the proper coverage amounts for your household goods and personal effects, you may multiply the total weight of your shipment times \$10.00. Another method is to multiply the number of rooms in your home or apartment by \$10,000, excluding bathrooms and closets, or you may list your items and create an inventory. The minimum amount of coverage cannot be less than \$7.00 times the total weight of your shipment, however, the total value of insurance purchased must equal 100% of the replacement value of all goods being shipped or coinsurance may apply.

There is no coverage for Fine Arts and Antiques unless you provide a separate inventory with description and values.

Collections are limited to \$500.00 unless listed individually on inventory with description and values.

Read and Sign Terms & Conditions. For premium amount call 800-356-0099. Premium may be paid by check, credit card, or check by fax.

NOTE: An additional \$25.00 rush charge will apply for moves taking place within 48 hours.

2. Return completed form with your premium payment, to BAKER INTERNATIONAL INSURANCE.

Fax To: (940) 270-1500, or

Mail To:
Baker International Insurance Agency
3501 FM 2181, Suite 230
Denton, Texas 76210

3. **Premium payment & signed terms and conditions MUST be received before pack/load date. MasterCard, Visa, Discover, company or personal checks or "checks by fax" are acceptable payment methods.**



4. You must write in \$ 0.60 per pound per article on Mover's Bill of Lading.



1-800-356-0099

www.bakerintl.com

Have a "No Regret" Move.
Baker International provides
a most competitive rate with
the broadest coverage with
three convenient ways to
purchase coverage.

1. Complete this form and fax to 940-270-1500
2. Call toll free and speak to a knowledgeable insurance coordinator. Setup coverage right over the phone
3. Go to bakerintl.com and complete coverage request on-line in a secure environment.

TERMS AND CONDITIONS

Name _____
 Email _____
 Phone (s) _____
 Origin Address _____
 City, State, Zip _____
 Destination Address _____
 City, State, Zip _____

Pack Date _____ Load Date _____ Delivery Date _____

Goods Packed by _____ Owner Mover

My Shipment Weight is _____

1. Are vehicles, boats or any motorized vehicles(s) moving with this shipment? Yes No
 If yes, what is the Actual Cash Value (ACV)? \$ _____

2. Are collections valued over \$500.00 moving with this shipment? Yes No
 If yes, please complete an inventory below, otherwise coverage is limited to \$500.00 coverage. (attach additional list if necessary)

Collection(s)	Description	Value
1.		\$
2.		\$
3.		\$

3. Are Fine Arts and/or Antiques valued over \$5,000 each moving with this shipment? Yes No
 If yes, complete inventory, otherwise coverage is excluded for Fine Arts and Antiques valued over \$5,000. (attach additional list if necessary)

Fine Art(s) / Antique(s)	Description	Value
1.		\$
2.		\$
3.		\$

4. Will this shipment require storage? Yes No
 Storage address _____
 Certificate of Insurance provides coverage for goods while in storage at no additional charge for up to 90 days. If goods are to be stored over 90 days, contact Baker International to pay additional premium for continued coverage, otherwise coverage will expire. Goods must be stored in an approved movers warehouse. No coverage available in any other type of structure including a self storage unit, mini warehouse or temporary residence.

What is your total value

This amount is the total of all other household goods, including motorized vehicles, collectibles, fine arts, and antiques. (Minimum weight value is \$7.00 per pound, however, total value must not be less than 100% of replacement cost or coinsurance may apply)

Rush Fee (For moves within 48 hours)

Deductible

Total Amount Due

The total amount due includes premium, administrative fees, and late fees if applicable.

In consideration of the premium charged, the company agrees with the insured to pay for damages to or destruction of the property described in the schedule subject to the following provisions and stipulations. All insured goods must be in the care, custody and control of carrier indicated on this form or Certificate of Insurance. Move must be performed by carrier indicated on this form or Certificate of Insurance, unless prior approval is granted by a Baker International representative or coverage may become null and void.

1. **PERILS INSURED:** This certificate insures against all risk of direct physical loss or damage to the property from any external cause except as hereinafter excluded.
2. **PROPERTY COVERED:** This certificate insures property of the insured including household goods, boats not exceeding 16 feet in length, and motorized vehicles accepted for transportation except as hereinafter excluded. Motorized Vehicles, boats, computer hardware, antiques and fine arts, including paintings, statuary and similar articles are insured for actual cash value. Antiques, fine arts, including paintings, statuary and similar articles, LCD, DLP, and plasma televisions must be professionally prepared for shipment by the carrier. A. This policy covers the property insured while in due course of transit, from the time that the packing commences, provided that the packing is performed by the carrier, at the origin residence and continues until delivered at the destination residence, or until unpacking is completed, provided that the unpacking is performed by the carrier.
3. **TERRITORIAL LIMIT:** This certificate covers only within the contiguous United States and Canada (excluding transportation to and/or from Alaska and Hawaii).
4. **EXCLUSIONS:** This certificate does not apply to and coverage is not provided for:
 - A. Delay of shipment, loss of market, loss of value, loss of use or consequential damages.
 - B. The condition or flavor of perishable articles.
 - C. Documents, foodstuffs, plants, animals, currency, notes, securities, accounts, bills, bullion, deeds, personal documents, family albums/videos/photographs, stamps, coins, money, jewelry, furs, sports cards, watches, precious stones and automobiles driven under their own power except during loading and unloading.
 - D. Collections valued over \$500.00 unless specifically listed in the schedule by description and value.
 - E. Antiques and/or Fine Arts, including paintings, statuary and similar articles, in excess of \$5,000.00 unless specifically listed in the schedule by description and value and professionally prepared for shipment such as crating or special packaging.
 - F. Loss or damage caused by or resulting from: (1) An act, omission or order of the insured or his agent; (2) Insects, moths, vermin or ordinary wear and tear; (3) Damages caused by spillage of chemicals, cleaning solutions, flammables, lubricants and other similar materials; (4) Defects or inherent vice of the article, including susceptibility to damage because of atmospheric conditions such as temperature and humidity or changes therein.
 - G. Loss of or damage to computer data or media.
 - H. Damage to packed articles unless professionally packed or unless there are physical signs such damage resulted from negligence of the carrier or is caused directly by fire, lightning, explosion, flood cyclone, tornado, windstorm, collapse of bridges, theft, or collision, overturn or upset of the transporting vehicle.
 - I. The mechanical or electrical derangement of mechanical, electrical, or electromechanical devices unless there are physical signs such damage resulted from negligence of the carrier.
 - J. Missing items, unless exceptions are noted on delivery documents.
 - K. Nuclear Clause: This certificate does not cover loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether directly or indirectly resulting from an insured peril.
 - L. War Risk: This Company shall not be liable for loss caused

directly or indirectly by: (1) Hostile or warlike action in time of peace or war, including action in hindering, combating or defending an actual, impending or expected attack, (a) By any government or sovereign power, (de jure or de facto), 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 such government, power, authority or forces, if being understood that any discharge, explosion or use of any weapon of war employing nuclear fission or fusion shall be conclusively presumed to be a hostile or warlike action by such a government, power, authority or forces. (2) Insurrection, rebellion, revolution, civil war, usurped power, or action taken by government 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.

GENERAL CONDITIONS:

1. **VALUATION:** A. If the valuation stated in the schedule is Actual Cash Value, the company shall not be liable for more than the lesser of the following amounts: (1) The actual cash value of the property at the time of loss, allowing for depreciation and/or obsolescence, or (2) The maximum limit of liability stated in the schedule, or (3) The actual cost to repair the damaged property. B. If the valuation stated in the schedule is Replacement Cost, the company shall not be liable for more than the lesser of the following amounts: (1) The replacement cost of the property at the time of loss, or (2) The maximum limit of liability stated in the schedule, or (3) The actual cost to repair the damaged property.
2. **TEMPORARY STORAGE:** This policy, subject to all its terms and conditions, is extended to cover shipments of household goods and personal effects which are temporarily detained in storage at a public warehouse (excluding, however, any storage of goods in a mini warehouse or self storage location) for a period of up to 90 consecutive days at no additional charge. Damage to goods delivered to a mini warehouse or self storage location will not be considered unless exceptions are noted on the delivery documents. **PERMANENT STORAGE:** This policy, subject to all its terms and conditions, may be extended to cover shipments of household goods and personal effects which are stored at a public warehouse, where a valid warehouse receipt has been issued (excluding, however, any storage of goods in a mini warehouse or self storage location). Coverage is available provided prior notice is given to these assurers and premiums paid as required. Such notices must be in writing and received by these assurers prior to the expiry of any temporary or permanent coverage currently provided. Damage to goods delivered to a mini warehouse or self storage location will not be considered unless exceptions are noted on the delivery documents. Notwithstanding anything contained elsewhere herein to the contrary, this policy shall not pay for loss or damage to goods and merchandise while covered under this extension, caused by or resulting from: 1) Unexplained or mysterious disappearance, or loss or shortage unless there are visible signs of forced entry, or where there is no evidence that the loss was occasioned by a peril specifically insured against; 2) Mildew, mold, rust or deterioration.
3. **PAIR OR SET:** In the event of loss or damage to any article or articles which are part of a set, the measure of loss or damage to such article or articles shall apply only to the value of the piece or part lost or damaged 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.
4. **PROTECTION OF PROPERTY:** In case of loss, it shall be lawful and necessary for the insured, his or their factors servants and assigns to sue, labor and travel for, in and about the defense, safeguard and recovery of the property covered hereunder, or any part thereof, without prejudice to this certificate, nor shall the acts of the insured or the company, in recovering, saving and preserving the property in case of loss be considered a waiver or an acceptance of abandonment. The expenses so incurred shall be borne by the insured and the company

proportionately to the extent of their respective interests.

5. **NOTICE AND PROOF OF LOSS:** The insured shall as soon as practicable report in writing to the company, or its agents, every loss, damage or occurrence which may give cause to a claim under this certificate and shall file with the company or its agent within ninety (90) days from date of delivery, a detailed sworn proof of loss. Failure of the insured to report said loss or damage or to file such sworn proof of loss shall invalidate any and all claims under this certificate for such loss.
6. **INSURED'S RESPONSIBILITY:** It is the insured's responsibility to check the Household Goods Descriptive Inventory for correctness before signing. All goods must be listed on the inventory and the condition at origin must accurately reflect the condition of the goods at origin. The insured shall upon delivery check the items against the inventory and note any missing items and/or changes in condition of the goods delivered. The company's liability for loss or damage will be determined by the notations made at delivery. In the event an inventory is not prepared by the mover, exceptions and notations must be made on the bill of lading and/or delivery receipt.
7. **SETTLEMENT OF CLAIMS:** All adjusted claims shall be paid or made good to the insured within thirty (30) days after presentation and acceptance of satisfactory proof of interest and loss at the office of the company. No loss shall be paid hereunder if the insured has collected the same from others.
8. **DEBRIS REMOVAL:** In the case of loss or damage to the property covered hereunder the company will pay such expense which may be incurred in the removal of all debris of such property which may be occasioned by loss covered under the terms of this certificate. However, total liability under the certificate shall not exceed the amount otherwise herein specified.
9. **COMPANY'S OPTIONS:** It shall be optional with the company to take all, or any part, of the property at the agreed or appraised value, or to repair, rebuild or replace such property destroyed or damaged with other of like kind and quality within a reasonable time, on giving notice of its intention to do so within sixty (60) days after the receipt of the proof of loss herein required.
10. **SUBROGATION:** In all cases of loss, the insured shall assign and subrogate all their rights and claims against others to this company at time of payment for an amount not exceeding the sum paid by this company and permit suit to be brought in the insured's name, but at the company's expense, and the insured further agrees to render all reasonable assistance in the prosecution of said suit or suits. This company is not liable for any loss, which, without its consent, has been settled or compromised with others, who may be liable therefor.
11. **APPRAISAL:** In the event of disagreement as to the amount of loss, the same shall be ascertained by two competent and disinterested appraisers, the insured and the company selecting one, and the two so chosen shall first select a competent and disinterested umpire. The appraisers together shall then estimate and appraise the loss, stating separately the sound value and damage, and failing to agree shall submit their differences to the umpire and the agreement in writing of any two shall determine the amount of such loss. The parties thereto shall pay the appraisers respectively selected by them, and shall bear equally the expense of the appraisal and umpire.
12. **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 insured of the occurrence which give to the claim, provide however, that 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 actions, suit or proceedings be commenced within the shortest limit of time permitted by the laws of such state.
13. **ASSIGNMENT OF CERTIFICATE:** This certificate shall be void if assigned or transferred.
14. **AGENT:** No person or firm shall be deemed an agent of the company unless specifically authorized in writing by the company.

- Administered by Baker International Insurance Agency. The total amount you pay includes premium, administrative fees, and late fees if applicable.

100% COINSURANCE CLAUSE

If the amount of insurance purchased is not equal to the value of the property, the Company will not pay for the full value of any item lost or damaged. The insured shall to the extent of such deficit bear his, her or their portion of loss.

ACCEPTANCE OF TERMS AND CONDITIONS

I agree that the information provided on this "Request for Insurance" is true and correct to the best of my knowledge and I have read the terms and conditions and understand it applies to my certificate of insurance. If paying by credit card, I agree that my signature acknowledges receipt of services in the amount of the total shown and agrees to perform the obligations set forth in the cardholder's agreement with the issuer.

My Moving Company is: _____ Phone: _____

SHIPPER SIGNATURE (Owner of Goods)	DATE	Credit Card Number	Expiration
------------------------------------	------	--------------------	------------