



## Insurance Program

**Please Note: Your shipment will not be forwarded until your signed VIL has been received.**

The Arpin International Group Insurance Program is based upon a "Valued Inventory List" (VIL) prepared by the owner of the goods. A separate list is required for each portion of the shipment: air, surface, and storage. Completion of this document is mandatory if you desire "full value replacement" coverage. Non-completion of this document will result in minimal coverage of \$0.30 per pound per article regardless of the actual value of the items.

Included is a VIL. As you complete it, please be as specific as possible. It is a good idea to review the specifics of your corporate moving policy with respect to any restrictions or limitations on insurance coverage prior to completing the VIL. Please consider the following while preparing your VIL:

- The values placed on the items should be the replacement cost in U. S. Dollars, not the original purchase price. Remember to consider the country of destination when estimating replacement costs. Please check corporate policy prior to estimating replacement costs.
- Like items may be combined, but in the event of a claim, these items will be given an average value, i.e., 10 shirts for \$100 will be \$10 per shirt. If one item exceeds the average value, you will only be compensated based on the average value.
- Claim settlement is based entirely upon this list. If an item is not listed on the VIL, it is not covered and no settlement can be made on that item.
- Insurance protection is never higher than the value you declare.
- The insurance company has the right to repair an item before replacing it if the underwriter deems it repairable. Your STORAGE VIL should reflect the inevitability of inflation. Therefore, if your shipment will be in storage for a period of years, remember that the replacement costs at the time you access your shipment will be higher than they would be today.
- Get appraisals for any high-valued items, such as antiques, artwork, or rugs.
- Be specific when listing items on the VIL, especially fragile and expensive items like china and crystal. Generalizing or lumping like items together may undervalue an item.
- Note that electrical/mechanical derangement is NOT covered under this policy. Mechanical and electronic items must show evidence of physical damage in order for you to receive compensation.
- Please DO NOT include jewelry, furs, collections (stamps, coins, etc.), photographs (unless you have negatives packed separately), or important personal documents in your shipment, these should be hand carried with you.
- Use additional sheets if necessary.

When including foodstuffs, wine, liquor, alcohol, and other forms of liquid stored in bottles in your overseas shipment, please consider the possibility of freezing or spoiling due to the cold or heat. The Arpin International Group Insurance Program does not cover climactic changes that may affect the entire shipment. If wine, liquor, etc. should freeze and burst, neither the cost of these specific items, nor the cost of the items damaged by the wine, liquor, etc. (such as linens, clothing, etc.) are covered by our insurance. Arpin International Group is not responsible for food or beverages removed by a customs official.

In the event that you have a claim, please notify Arpin International Group by fax, phone, or email. You must give notice of a claim within 45 days after delivery and the formal claim must be filed not later than 90 days after the initial notice.

We realize the preparation of the VIL is a tremendous task. However, it is the only way to adequately protect your goods and it provides you with a complete list of your belongings for your homeowners' insurance policy.

Please sign below confirming you have read the above and understand it completely. If you have any questions please do not hesitate to contact your Arpin International Group Relocation Coordinator.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_