



CrownCare Protection Program

Information

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CrownCare protects the things that are precious to you

We are pleased to offer you protection for your personal belongings in the form of our CrownCare Transit Protection program which is administered by Crown Relocations. This Terms and Conditions of Protection Information Document provides important information about the program and the decisions you should make regarding it.



What is Transit Protection?

Crown's crews are trained vigorously to exercise care and treat our customers with utmost respect and professionalism when packing, transporting, delivering and unpacking their customers' personal belongings. We are proud to have one of the highest rated records for claim-free relocations in the industry. Although Crown takes every precaution to eliminate risk, it is important to note that personal belongings will be traveling on a boat, plane, truck or train—all of which carry inherent risks. This is why Crown offers the CrownCare Transit Protection program which offers full replacement cost coverage on an "all risks" basis.



Why purchase Transit Protection?

Protecting your personal belongings against the possibility of loss or damage is a prudent decision whether you are at home or preparing for a relocation. Your personal insurance policies (homeowners, renters or automobile policies) likely provide very limited, if any, coverage for your personal belongings while they are in transit or located in a foreign country. Even though Crown Relocations will take every precaution to eliminate risk, you will appreciate that the distance involved, coupled with the rigors of transit, means that loss and/or damage to your personal belongings may occur. Therefore, Crown Relocations strongly recommends transit protection to ensure that you are duly compensated for any loss or damage which may occur.



What does the plan cover and what does it exclude?

Crown Relocations is offering comprehensive protection on a door-to-door basis subject to the Terms and Conditions contained herein. As with any coverage, this protection incorporates a number of exclusions, which are detailed in the Terms and Conditions. Please ensure that you have read and understand the Terms and Conditions prior to agreeing to take up coverage under this program; this will help to avoid any unnecessary surprises should you need to make a claim. A deductible (excess) will apply to this program.

Protection will be limited if you do not use the services of Crown Relocations on a door-to-door basis.



How do I arrange for Transit Protection?

To obtain CrownCare Transit Protection from Crown Relocations, you will be required to complete the application form in its entirety and sign where indicated. The completed application form and required attachments, e.g., Valued Inventory Form etc., must be submitted to your Crown Relocations Move Manager at least five working days prior to your move, who will then ensure that your coverage is in place.

If you choose not to protect your personal belongings during transport through Crown Relocations, you are still required to check the appropriate box, sign the application form and submit it to your Move Manager.



What should I know before completing the application form?

Please consider that in the event of loss or damage to articles in your shipment, you will most likely be repairing or replacing these articles at destination. For example, if your shipment is destined to Hong Kong, replacement costs of goods of like kind and quality could be greater than those in your origin country. Protection can be provided for most lawful items normally associated with the contents of your residence. **Do not declare a value for living things, perishables, money, securities, valuable papers, documents or data stored on tapes or disks as these items are excluded from protection.** Crown Relocations suggests that you carry such articles with you or discuss alternate arrangements with your Move Manager. **Please note that you must be able to substantiate the value of any article in your shipment. An antique chair is just an old chair unless you have substantiation in the form of an appraisal or sales receipt. The value declared on your valuation form does not substantiate the true monetary value of the article.**

Substantiation of value on articles may take the form of purchase receipts, recent appraisals or replacement quotations.

It is in your interest to provide as much detail as possible. You will need to list the quantity and value of each item which you will be moving. For example, if you have 10 paintings in the dining room valued at \$1,000 each you would declare:

Article	No. Items	Replacement Cost
Paintings	10	\$10,000

However, if two of the paintings are worth, for example \$ 2,000 each, then you should declare them separately as follows:

Article	No. Items	Replacement Cost
Paintings (Prints)	8	\$8,000
Paintings (Originals)	2	\$4,000

NOTE: If you do not complete the necessary paperwork and provide to your Crown Relocations Move Manager prior to your pack date, protection of your personal belongings will not go into effect.



What if I will be shipping my automobile, motorcycle or boat?

These items must be very specifically declared and valued on the “Automobiles / Motorcycles / Boats, Sections” of the Valued Inventory Form. You should declare the actual cash value of the vehicle at destination, taking into consideration the age and condition of your automobile, motorcycle or boat. Please note that the value of imported automobiles, motorcycles or boats may be considerably greater than the value at origin.

The value of non-factory installed accessories must also be listed separately as they can affect the true value. Examples of such items include sound systems, security systems, special tires/wheels and motors (for boats). When you release your vehicle to Crown Relocations, make sure a “certificate of condition” is completed and agreed to. This will be the proof of the condition of your vehicle at the time you surrendered it to Crown Relocations. When your vehicle is received at destination, you should compare this original form to the condition of the vehicle and note any differences in writing.

Note also that your vehicle should not be used as a packing container. CrownCare will not accept responsibility for loss or damage to items packed within an automobile.



What about transport charges?

You have the option to cover your transport charges under this protection program. If your shipment were completely destroyed, you would not normally be able to recover the costs you had expended for shipping and carriage.

Declaring these charges would permit you to recover them. In addition, covering your transport charges will afford payment of the shipping charges of a replacement item if a covered item is damaged beyond repair and cannot be replaced at the destination.

Your Crown Move Manager will explain the CrownCare program to help you decide which option is the best choice for you: the “Lump Sum Valuation” or the “Itemized Valued Inventory.”

a. Lump Sum Valuation

You may indicate a replacement value on a lump sum basis. This must adhere to and not be less than the guidelines specified below:

- i. Declared value in US\$ (option 1): the total net weight of the Protected Property at US\$ 12 per lb. (US only) or US\$2,750 per cubic meter plus the separately declared value of any item, pair or set with a value excess of US\$1,500. Protection is limited to US\$1,500 for any item, pair or set with a value in excess of US\$1,500 unless it is separately declared and valued.
- ii. Declared value in US\$ (option 2): the total net weight of the Protected Property at US\$ 20 per lb. (US only) or US\$ 4,500 per cubic meter plus the separately declared value of any item, pair or set with a value excess of US\$5,000. Protection is limited to US\$5,000 for any item, pair or set with a value in excess of US\$5,000 unless it is separately declared and valued.
- iii. Declared value in £ (option 1): the total cubic meter of the Protected Property at £2,250 per cubic meter plus the separately declared value of any item, pair or set with a value excess of £1,250. Protection is limited to £1,250 for any item, pair or set with a value in excess of £1,250 unless it is separately declared and valued.
- iv. Declared value in £ (option 2): the total cubic meter of the Protected Property at £3,700 per cubic meter plus the separately declared value of any item, pair or set with a value excess of £4,150. Protection is limited to £4,150 for any item, pair or set with a value in excess of £4,150 unless it is separately declared and valued.
- v. Declared value in € (option 1): the total cubic meter of the Protected Property at €2,750 per cubic meter plus the separately declared value of any item, pair or set with a value excess of €1,500. Protection is limited to €1,500 for any item, pair or set with a value in excess of €1,500 unless it is separately declared and valued.
- vi. Declared value in € (option 2) the total cubic meter of the Protected Property at €4,500 per cubic meter plus the separately declared value of any item, pair or set with a value excess of €5,000. Protection is limited to €1,500 for any item, pair or set with a value in excess of €5,000 unless it is separately declared and valued.
- vii. Domestic USA Only: the total net weight of the Protected Property at US\$8 per lb. plus the separately declared value of any item, pair or set with a value excess of US\$5,000. Protection is limited to US\$5,000 for any item, pair or set with a value in excess of US\$5,000 unless it is separately declared and valued.
- viii. Domestic New Zealand Only:
 - o the total cubic meter of the Protected Property at NZ\$2,750 per cubic meter plus the separately declared value of any item, pair or set with a value excess of NZ\$1,500. Protection is limited to NZ\$1,500 for any item, pair or set with a value in excess of NZ\$1,500 unless it is separately declared and valued.
 - o the total cubic meter of the Protected Property at NZ\$4,500 per cubic meter plus the separately declared value of any item, pair or set with a value excess of NZ\$5,000. Protection is limited to NZ\$5,000 for any item, pair or set with a value in excess of NZ\$5,000 unless it is separately declared and valued.

The minimum volume or weight your valuation will be based on is 5 cubic meters.

b. Itemized Valued Inventory

In addition to completing the Application Form, you will be required to complete the Valued Inventory Form, listing every item for coverage under the Transit Protection program.

The basis of valuation for this policy is replacement cost at destination, which means that you may need to make some enquiries to establish the comparable cost of living between your present location and the country you will be moving to. Do not under declare the value of your personal belongings as this may affect your settlement, in the event a claim is filed.



Important

If you choose the “Itemized Valued Inventory” it is important to note that any item that is not declared and valued is **NOT COVERED**. If you choose the “Lump Sum Valuation” option, you will still be required to list any item, pair or set that is valued at more than the applicable high value threshold on the Valued Inventory. In the event a claim is filed, any item, pair or set valued at more than the applicable high value threshold that is not listed on the Valued Inventory Form, will be limited to a maximum settlement of the applicable high value threshold.

You are encouraged to carry jewelry and furs with you. However, should you elect to include these items in your shipment, please be aware that CrownCare’s responsibility is limited to a combined total of US\$ 5,000 for jewelry (including watches) and furs. Furthermore, these items must be very specifically declared and valued on the application form regardless of whether you select the “Lump Sum Valuation” or the “Itemized Valued Inventory.”

There is a common misconception that you may select any valuation amount you desire, and your personal belongings will be protected to the selected level. This is true if you sustain a total loss, but not if you sustain a partial loss. As an example, if the replacement cost of your personal belongings equals \$100,000, and you choose to only declare a value of \$50,000, coverage will only accept responsibility as defined below:

1. In the event of a total loss, CrownCare will be responsible for no more than \$50,000.
2. In the event of a partial loss, CrownCare will only be responsible for an amount proportional to the degree you undervalued your shipment.

Example: Your shipment suffers a loss of \$10,000. CrownCare is only responsible for 50% of the loss (\$5,000) as you only protected your personal belongings for 50% of their total value.

When does this protection begin?

Provided you have already requested valuation protection in writing from CrownCare, it begins at the time your shipment begins packing. If your goods were already packed or in storage when you requested protection, it begins at the time Crown Relocations receives your request in writing. In no case will coverage begin before your personal belongings begin packing, before transport from storage begins or before you have submitted the signed forms.

When does this protection end?

If you have requested Transit Protection on a door-to-door basis, coverage continues through the ordinary course of transit until your shipment is delivered and unloaded at your new residence. If your shipment is placed in storage for greater than the storage period provided in your plan, you should extend your protection and remit the appropriate charge to keep the plan in effect. If your shipment is unpacked within 14 days of its arrival at your residence, the plan will remain in effect through the unpacking process.

If your shipment is delivered to a “self-storage” facility, coverage ceases upon delivery of your personal belongings at the self-storage facility and will remain in effect only on those items noted as missing or damaged at the time of delivery.

If you have contracted Crown Relocations to provide services on a door-to-port basis, the plan ceases when your shipment arrives at the port you have contracted with Crown Relocations to deliver to.

Are there any limitations or exclusions to this protection plan I should be aware of?

Limits and exclusions / Denial of responsibility

There are certain events, circumstances and occurrences which may cause loss or damage that CrownCare will not accept responsibility for. These denials are consistent with industry standards and include the following:

- Breakage, scratching, denting, chipping, staining and tearing of personal belongings you packed yourself.
- Damage caused by wear and tear or gradual deterioration.
- Loss or damage caused by inherent vice, moths, vermin or changes in atmospheric or climatic conditions.
- Depreciation in value caused by substandard repairs.
- Radiation or radioactive contamination.
- Pairs & Sets: The standard program will pay only for that part of a pair or set that is actually damaged or lost unless you have selected to remove this exclusion under the “Protection Enhancements” section.
- Mechanical Breakdown: The standard program excludes coverage for equipment that is discovered to be inoperable at your destination unless there is clear evidence of physical damage to the item itself or the shipping container, unless you have selected to remove this exclusion under the “Protection Enhancements” section.
- Mold & Mildew: The standard program excludes coverage for damage to items caused by mold or mildew resulting from a change in atmospheric conditions during transit, unless you have selected to remove this exclusion under the “Protection Enhancements” section.
- Consequential Loss: The policy will not cover consequential losses arising from the delay, damage or non-delivery of your shipments.
- Terrorism for personal belongings in storage.
- Owner-Packed Goods: Coverage excludes damage arising to owner-packed personal belongings. Also excludes missing items from owner-packed cartons or packages unless an itemized valued list of the contents of each carton or package is attached to the Application Form and forwarded to Crown Relocations prior to the commencement of the transit.
- Creasing of clothing while packed for transit or storage. This is an inherent vice and will naturally occur.

Please Note: A full explanation of the limits/exclusions and denial of responsibility can be found in the Terms and Conditions. Crown Relocations strongly suggests you familiarize yourself with them.

Protection enhancements

You may choose the following options. There will be an additional charge. Please consult with your Crown Move Manager for these charges. **These options are available for your household goods only. They are not available on your automobile, boat, camper or motorcycle.**

1. Pairs & sets coverage

When an item is part of a pair or set, the standard program will only pay for those specific items that suffer loss or damage. CrownCare will not accept responsibility for the other articles or for the reduced value of the pair or set.

Example: A three-piece furniture set, comprised of one sofa and two chairs, is included in your shipment. One of the chairs is damaged and requires upholstery. Payment will only be made for the cost of repair to the damaged article, with no consideration for a possible reduction in value of the pair or set.

Example: If an item from a pair or set were lost, payment would be made only for the lost item with no consideration given to the possible reduction in value of the pair or set.

Why should I consider Pairs & Sets Coverage?

In the event of loss or damage to any item or items forming a pair or set, consideration will now be given for the fair reduction in value of the pair or set, taking into consideration the importance of the lost or damaged item to the pair or set.

Notes:

- A “set” is defined as any item that relies on another item to be complete. If this is the case, the pieces are considered a “set.”
- Crown Relocations reserves the rights of salvage for any goods which are deemed a total loss and subject to replacement.

2. Mold & mildew

The standard program does not cover your personal belongings for loss or damage caused by a change in atmospheric conditions (humidity) during the course of transit which can cause mold or mildew, for example. Despite best efforts to protect your personal belongings from this type of damage, there are certain climatic conditions where this type of damage may occur.

Why should I consider purchasing Mold & Mildew Coverage?

In the event of loss or damage resulting from a change in climate or atmospheric conditions, coverage can be extended for mold and mildew. This option is only available if your personal belongings are professionally packed and reimbursement is limited to 75% of the protected value of the shipment.

3. Electronic or mechanical derangement (Breakdown)

Upon arrival at destination, occasionally an electronic or mechanically-operated item will prove to be inoperable. Unless there is a clear sign(s) of physical damage to the item or its shipping container, the standard program will not cover this loss. This situation generally manifests itself with computer equipment, stereo systems or other devices where intricate components and circuitry are affected by the constant motion inherent in an international shipment. This optional coverage excludes automobiles, boats, campers and motorcycles.

Why should I consider purchasing Electronic or Mechanical Derangement Coverage?

Coverage can be extended to include loss or damage to electronic/mechanical items where no clear evidence of damage to the item or its shipping container is visible. It is important to note, however, that this coverage only applies to items six years old and newer and have been professionally packed in accordance with manufacturers' specifications, where possible.

WHAT IF MY GOODS ARE STORED AT ORIGIN OR AT DESTINATION?

The plan provides 60-day storage protection at origin and 60-day storage protection at destination, provided that the shipment is stored in a commercial, enclosed Crown pre-approved warehouse. Protection can be extended for an additional period of time by the payment of an additional charge. Note that protection cannot be extended when your shipment is placed in a self-storage warehouse.

WHAT HAPPENS IF MY GOODS ARE LOST OR DAMAGED IN TRANSIT?

While the vast majority of shipments arrive without loss or damage, sometimes loss or damage will occur. Once any missing or damaged items are noted, contact your Crown Relocations Move Manager advising what has been noted. Crown will immediately send claim instructions to you.

In the event that you need to make a claim, please ensure that due notice is given to either Crown Relocations, or the origin or destination agent, within the time limits specified within the terms of the policy. Failure to notify loss/damage within the time limit specified is likely to prejudice your claim. Please also note that – should it be necessary to make any monetary conversions to your claim, i.e., if the currency of the amounts claimed differ from the currency in which you insured your goods – the exchange rate utilized will be that which was prevalent at the time the Confirmation of Coverage was issued.

In the event of loss or damage which may give rise to a claim under this coverage, notice should be given to Crown Relocations or its authorized agent within 30 days after delivery or 30 days after the scheduled delivery date (in the event of non-delivery).

Please remember the following

- Items not declared and valued are not protected by this plan.
- Take into consideration what your items will be worth at your new residence, not what they are worth before they are shipped.
- If you're shipping a vehicle, do not use it as a shipping container. The car can be damaged by items shipped in it.
- Even if you are not purchasing transit protection through CrownCare, please complete and sign the bottom portion of the application form so that Crown Relocations knows your intentions.
- Your signed Application for Protection and Valued Inventory Forms must be submitted to Crown Relocations five working days before your shipment begins packing.

Transit Protection Program (TPP)

Terms and Conditions

In consideration of payment to us of the charge stated on the "Booking Order," which describes the scope of our work and services, we agree to accept responsibility for actual physical loss of or damage to Protected Property as defined herein subject to the following terms and conditions:

Protected Property: Protected Property is Household Goods, Personal Effects, Antiques, Fine Arts, Automobiles, Campers, Boats, Motorcycles and Trailers which you own and is declared and valued in the "Application for Protection" and "Confirmation of Protection."

Protection: We accept responsibility for actual physical loss of or damage to Protected Property while in our care, custody, or control or while in the care, custody or control of our agent(s) or our contractor(s), subject to these terms and conditions.

Limited Protection: We agree to accept responsibility for:

1. Total and/or constructive total loss of your entire shipment or, if packed in more than one shipping container, of the contents of any shipping container which occurs during the period of our contract with you.
2. Partial loss of or damage to your shipment directly caused by fire, stranding, sinking, or collision of the carrying vessel, or by crash, collision or overturn of the carrying aircraft or of the carrying land conveyance.
3. General Average/Salvage/Collision Defense.

There is NO protection unless any of the above occurs. If one or more of the above does occur, protection is subject to the remainder of these Protection Terms and Conditions.

Non-Professional Packing Limitation: There is no Protection for loss or damage consisting of breakage, scratching, denting, chipping, staining and tearing of Protected Property not packed by us or our agent(s) or our contractor(s) unless directly caused by fire, stranding, sinking or collision of the carrying vessel, or by crash, collision or by overturn of the carrying aircraft or of the carrying land conveyance. There is no Protection for any Protected Property claimed as missing from a carton, package or container not packed by us, our agent or our contractor unless the value of each item claimed as missing was separately declared. Cartons, packages or containers not professionally packed by us or our agent or our contractor will be marked "PBO" (Packed by Owner) on our Packing Inventory.

Declared Value: It is a condition of this Protection that you shall declare the full replacement value at destination of all Protected Property prior to the commencement of the transit. Failure to do so will diminish any payment by the proportion the actual full replacement value bears to the Declared Value.

Other Protection: This Protection does not apply in the event there is any other protection or any insurance available for Protected Property. If there is other protection or insurance available, this Protection shall only apply to any excess value of the lost or damaged Protected Property remaining after all other protection or insurance is exhausted but only up to the Declared Value. However, this Protection shall not apply due to your inability to recover under any other protection or insurance for any reason whatsoever.

Principal Limitations

We do not agree to accept responsibility for:

- Consequential loss.
- Sentimental value.
- Gradual deterioration and/or wear and tear.
- Scratching, denting or marring of any automobile or camper, unless we or our agent or our contractor and you or your representative both agree and sign a "Certificate of Condition" or similar document stating the condition of the automobile or camper prior to the commencement of the transit, noting all defects. There is no Protection for loss of or damage to non-factory installed accessories in or on the automobile or camper not specifically declared and valued or for any property packed, stored or contained in the automobile or camper.
- Depreciation arising from inadequate or sub-standard repairs or restoration of damage to Protected Property.
- Loss of data from any CD Rom, floppy disk or other means of electronic storage.
- Any loss, damage, expense or liability of whatever nature arising out of or in any way connected with, whether directly or indirectly, the use or operation of any computer, computer system, computer software, program or process or any electronic system where any such loss, damage, expense or liability arises, whether directly or indirectly, as a consequence of (i) the date change to the year 2000 or any other date change and/or (ii) any change or modification of or to any such computer, computer system, computer software, program or process or any electronic system in relation to any such date change.

We do not agree to accept responsibility for:

- Mold and/or mildew.
- Atmospheric or climatic conditions.
- Inherent vice.
- Moth and vermin.
- Electrical, electronic and/or mechanical derangement.
- Delay.
- War, civil war, revolution, rebellion, insurrection, or civil strife arising there from, or any hostile act by or against a belligerent power, capture, seizure, arrest, restraint, or detainment (piracy excepted) and the consequences thereof or any attempt

thereat, derelict mines, torpedoes, bombs or other derelict weapons of war EXCEPT whilst the Protected Property is loaded on an overseas vessel or aircraft. Liability for goods shall cease in respect of these perils when the goods have been discharged, or after 15 days after arrival of the vessel or aircraft at the port/airport of discharge, whichever shall first occur. However, liability is NOT accepted for loss or damage arising from the use of weapon(s) of war employing atomic or nuclear fission or fusion. Further details of the liability accepted for war perils are available upon request to Crown.

- Any terrorist or any person acting from a political motive.
- 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.

We do not agree to accept responsibility for loss of or damage to:

- Jewelry (including watches), precious stones, furs and other valuables, unless specifically declared and valued. Any such items are subject to an overall limit of US\$ 5k.
- Monies, Securities and papers of value.
- Any automobile or camper while operating under its own power, except where necessary while on the premises of the port or airport or while being driven by an authorized driver in our direct employ or an employee under the direction of our agent or our contractor.
- Undamaged parts of a pair or of a set. There is no Protection for parts of a pair or of a set which do not suffer physical loss or damage.

General Conditions

1. Declared Value: Protected Property must be declared for value either by:

- a. A written valued inventory showing the full replacement value at destination of each item shipped, or
- b. If no written valued inventory of each item shipped, the full replacement value at destination of the total Protected Property, but in no case less than an amount equal to one of the following:
 - i. the total net weight of the Protected Property at US\$ 12 per lb. (US only) or US\$2,750 per cubic meter plus the separately declared value of any item, pair or set with a value excess of US\$1,500. Protection is limited to US\$1,500 for any item, pair or set with a value in excess of US\$1,500 unless it is separately declared and valued.
 - ii. the total net weight of the Protected Property at US\$ 20 per lb. (US only) or US\$ 4,500 per cubic meter plus the separately declared value of any item, pair or set with a value excess of US\$5,000. Protection is limited to US\$5,000 for any item, pair or set with a value in excess of US\$5,000 unless it is separately declared and valued.
 - iii. the total cubic meter of the Protected Property at £2,250 per cubic meter plus the separately declared value of any item, pair or set with a value excess of £1,250. Protection is limited to £1,250 for any item, pair or set with a value in excess of £1,250 unless it is separately declared and valued.
 - iv. the total cubic meter of the Protected Property at £3,700 per cubic meter plus the separately declared value of any item, pair or set with a value excess of £4,150. Protection is limited to £4,150 for any item, pair or set with a value in excess of £4,150 unless it is separately declared and valued.
 - v. the total cubic meter of the Protected Property at €2,750 per cubic meter plus the separately declared value of any item, pair or set with a value excess of €1,500. Protection is limited to €1,500 for any item, pair or set with a value in excess of €1,500 unless it is separately declared and valued.
 - vi. the total cubic meter of the Protected Property at €4,500 per cubic meter plus the separately declared value of any item, pair or set with a value excess of €5,000. Protection is limited to €5,000 for any item, pair or set with a value in excess of €5,000 unless it is separately declared and valued.
 - vii. Domestic USA Only: the total net weight of the Protected Property at US\$8 per lb. plus the separately declared value of any item, pair or set with a value excess of US\$5,000. Protection is limited to US\$5,000 for any item, pair or set with a value in excess of US\$5,000 unless it is separately declared and valued.
 - viii. Domestic New Zealand Only:
 - a. the total cubic meter of the Protected Property at NZ\$2,750 per cubic meter plus the separately declared value of any item, pair or set with a value excess of NZ\$1,500. Protection is limited to NZ\$1,500 for any item, pair or set with a value in excess of NZ\$1,500 unless it is separately declared and valued.
 - b. the total cubic meter of the Protected Property at NZ\$4,500 per cubic meter plus the separately declared value of any item, pair or set with a value excess of NZ\$5,000. Protection is limited to NZ\$5,000 for any item, pair or set with a value in excess of NZ\$5,000 unless it is separately declared and valued.

2. Valuation of Automobiles etc: Automobiles, campers, boats, motorcycles and trailers must be declared and valued at their actual cash value at destination with another of the same year, make, model and condition.

3. Duration of Obligation: This Protection begins when we or our agent or our contractor have received and accepted the Protected Property, and only after we have agreed to accept responsibility for loss of or damage to the Protected Property under the terms and conditions of this Protection, and continues during the ordinary course of the transit until the Protected Property is delivered to the final destination specified on the Confirmation of Protection. If our crew or a crew operating under our direction or the direction of our agent or our contractor professionally unpacks the Protected Property, this Protection continues for a period of 14 days after delivery of the Protected Property to the final destination.

When delivered to a "self-storage" facility, coverage ceases upon delivery of the goods and will only remain in effect on those items noted as missing or damaged at the time of delivery.

For international transit shipments only, if we or our agent or our contractor are instructed to hold, store or delay transit of the Protected Property short of the specified destination, we will extend this Protection for such period up to a maximum of 60 days, after which any further period will require an additional charge. The additional charge must be received by us prior to the expiration of the initial 60-day extended period of Protection.

If transit of the Protected Property is not arranged on a door-to-door basis, this Protection ceases when the Protected Property is no longer in our or our agent's or our contractor's care, custody or control.

4. **Claims Notification:** In the event of loss or damage which may give rise to a claim under this Protection you must give immediate notice to us and in no event later than 30 days after delivery of the Protected Property. You must present your fully documented claim in its entirety to us no later than 60 days after the original notification of your intent to file a claim. Failure to provide either the required notice or to submit a fully documented claim will stop you from receiving payment under this Protection.
5. **Claims Adjustment:** As a condition of this Protection, we may, in whole or in part, replace lost or damaged items or, at our option, have damaged items repaired or make a cash payment not to exceed the declared value of the lost or damaged item. Proof of ownership and of the declared value may be required for an item claimed as lost or damaged. Crown reserves the rights of salvage for any goods which are deemed a total loss and subject to replacement.
6. **Waiver and Assignment:** In consideration of this Protection, you waive any and all direct or indirect claims against us and our agents and our contractors related to loss or damage to the Protected Property except as protected under these terms and conditions. Upon payment for any loss or damage under this Protection, we will automatically be assigned all your interest in any claim against any other party to seek recovery for the loss or damage. You agree to fully cooperate with us in providing testimony, statements, documents, etc., as necessary for the pursuit of such recoveries.
7. **General Average/Salvage/Collision:** We will defend you against marine claims for contribution in General Average, Salvage or contractual "Both to Blame Collision" clause liabilities, up to the Declared Value, except for those arising from a cause not protected by these terms and conditions, according to the contract of carriage, applicable law and practice, by counsel we select. We will decide whether to defend such claims or to settle them. If we decide to settle such claims, we will pay such settlements or proper claims determined against you.
8. **Termination of Contract of Carriage:** If the transportation of the Protected Property is terminated at a point short of the final destination specified on the Confirmation of Protection for a reason beyond our control, this Protection likewise terminates simultaneously unless we agree to continue the Protection in exchange for payment of an additional charge.
9. **Forwarding:** If the transportation of the Protected Property terminates resulting from a cause protected herein, we will pay, up to the Declared Value, for the reasonable charges to unload, sort and forward the Protected Property to the final destination specified on the Confirmation of Protection.
10. **Preservation of Protected Property:** In the event of any loss or potential loss or damage that might be subject to this Protection, you must promptly take all reasonable steps including legal suit at your expense to avoid or minimize such loss or potential loss or damage. You must also protect any rights against any other parties who may be responsible for any loss or damage. We will reimburse you the reasonable costs of such actions properly taken, subject to any applicable Customer Retention.
11. **Reasonable Dispatch:** It is a condition of this Protection that you shall act with reasonable dispatch in all circumstances within your control.
12. **Optional Protection Extensions:** In the event you elect to purchase any of the following additional protections in the Application for Protection, this Protection shall apply to Protected Property professionally packed by us our agent or contractor in accordance with the corresponding following terms and conditions:
 - a. **Mold and/or Mildew:** We accept responsibility for actual physical loss of or damage to Protected Property caused by mold and/or mildew, but only up to an amount equal to 75% of the Declared Value of the Protected Property.
 - b. **Electrical, electronic and/or Mechanical derangement (excluding automobiles, boats and campers):** We agree to accept responsibility for actual physical loss of or damage to Protected Property caused by electrical, electronic and/or mechanical derangement up to the declared value of each lost or damaged item, provided the lost or damaged item is not more than 6 years old at the commencement of this Protection.
 - c. **Pairs and sets:** In the event of actual physical loss of or damage to part(s) of a pair or set, this Protection extends to the reasonable and fair diminution in value of the remaining part(s) due to an incomplete pair or set. In the event of a claim for actual physical loss of or damage to any part(s) of a pair or set, we may determine to pay the Declared Value of the entire pair or set in which case, at our option, the remainder of the pair or set becomes our property.