

How to Protect your Belongings

WHAT IS VALUATION?

The liability of household goods carriers operating in interstate commerce (moving from one state to another) is based upon the customer's declaration of value made prior to the time the shipment is loaded.



Bekins offers two types of coverage:

- Limited Liability
- Full Replacement Value Protection (FRVP)



These are NOT insurance policies.

Know what your belongings are worth. Keep a list of your possessions and their approximate value. You may be surprised at how much they are really worth. Your selection is not official until you sign the Bill of Lading at the time of loading.

Limited Liability Protection

Provided at no charge

Reimburses your shipment at value of 60¢ per pound, per article

A flat screen tv valued at \$1,000 that weighs 56 pounds is compensated at \$33.60 (56 lbs. x 60¢)



Full Value Replacement Protection

Charges based on declared value & deductible (out of pocket amount) chosen

Your belongings are replaced at the value declared minus the chosen deductible if item cannot be repaired

A flat screen tv valued at \$1,000 is compensated at \$1,000 minus any applicable deductible, if the item cannot be repaired

Have expensive belongings? Ask your agent or move manager how to declare them.

It is **your** responsibility to check each item off the driver's inventory list at delivery. Has each item been delivered in the same condition since loaded by carrier? If not, note in exception column on inventory. It is still necessary to file a claim for reimbursement. It is also a good idea to take photos of the damage.

Items YOU pack are not covered unless there is obvious damage to the carton.

In the event you have damage keep your items, packing & cartons for inspection by the carrier.



Claims must be filed within nine (9) months of delivery



Delivering to a public storage? Wheaton's liability terminates at that time.

Delivering to storage-in-transit with FVRP? There are additional charges for coverage. Ask your agent or move manager for clarification.



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