

# Precious

**adjective.** Your belongings. Rest easy knowing you determine what's important to you and that Bekins Van Lines offers protection for that.



This is moving.™

**BEKINS®**

## » This is full value protection.

Only you know the true value of your personal belongings – Bekins wants to make sure your household goods are protected no matter what. That’s why we offer For All It’s Worth™ Full Replacement Value Protection plans. In the rare instance that your household goods and personal belongings are damaged as part of a move, you’ll rest easy knowing you’re covered by a cost effective For All It’s Worth™ plan.

### For All It’s Worth™ (FAIW) protection plans

With Bekins, you can decide how much your household goods are worth and select a transit protection plan that’s right for you. Our standard For All It’s Worth™ Full Replacement Value Protection Plan is automatically applied to your shipment (zero deductible option).

If your belongings have a higher value, you can choose another of Bekins’ For All It’s Worth™ Full Replacement Value Protection plans with flexible costs and deductible levels. Your Bekins agent will provide you with the details of each plan. FAIW is not an insurance policy. You should consult with your insurance company to see if your policy provides any insurance coverage for your household goods in-transit. If you decide not to choose an FAIW Full Replacement Value Protection plan, Bekins automatically applies a 60 cents per pound/per article policy to your shipment at no cost.

FAIW plans ensure your belongings are covered for repair, replacement or reimbursement against loss or damage for up to 100 percent of their current retail value – without depreciation. The maximum reimbursement is the shipment value you declare after sign-off on the Bill of Lading with your professional driver.

Included in FAIW coverage is “pairs and sets” protection. If one or more item(s) that are part of a matching pair or set is lost or damaged during the moving process, Bekins will replace or restore the pair or set to its original value or condition.

No one can tell you how much your personal belongings are worth. Bekins puts the power of Full Replacement Value Protection in your hands. It’s the only way to move.

Full Replacement Value Protection Price (Effective on shipments loading on or after May 15, 2013)				
Valuation (In Dollars)	Charge (In Dollars)			
	\$0 Deductible	\$250 Deductible	\$500 Deductible	\$1000 Deductible
6,000	\$ 110	\$ 80	\$ 70	\$ 40
10,000	170	120	100	55
15,000	200	145	125	65
20,000	235	165	135	80
25,000	280	200	165	100
30,000	335	235	190	120
35,000	390	270	220	140
40,000	440	310	240	155
50,000	495	350	275	190
60,000	570	400	330	225
75,000	660	470	405	285
100,000	810	625	530	380
125,000	980	780	665	485
150,000	1,130	940	805	610
175,000	1,300	1,105	980	765
200,000	1,475	1,260	1,115	915
225,000	1,655	1,415	1,250	1,075
250,000	1,815	1,570	1,380	1,225
250,000+	0.69/\$100	0.60/\$100	0.52/\$100	0.49/\$100

The charge for replacement coverage on shipments transported to or from Alaska will be twice the rates shown above.

When a customer declares or releases their belongings to a valuation amount that falls between those amounts shown on the chart, the charge for the next highest valuation amount applies.

The charge for a maximum valuation exceeding \$250,000 is the applicable charge for the first \$250,000 declared, plus the additional rate shown above per \$100 for the amount in excess of \$250,000.

#### Note: Items of extraordinary value

Under the Full Replacement Value Protection option, your mover is also permitted to limit its liability for loss or damage to articles that have extraordinary value, unless you specifically list these articles on the “Inventory of Items Value in Excess of \$100 Per Pound Per Article” form. An article of extraordinary value is any item whose value exceeds \$100 per pound. Ask your Bekins agent for a complete explanation of this limitation of liability before you move. It is your responsibility to study these provisions carefully and to make the necessary declaration. (Not all movers use these special provisions for articles of extraordinary value.)

## ➤ Important information about protecting your shipment.

On the day of loading, you will be asked to select one of the options listed below. To receive the level of protection you desire, you must select the valuation level of your choice and sign appropriately on the Bill of Lading, as described below.

*Regardless of the liability option selected, the carrier may satisfy the claim by repairing the damaged items.*

Type of Protection:	Option 1: Full Replacement Value	Sample Bill of Lading										
<b>Released Value:</b>	<p>You must declare at time of loading a minimum replacement value of \$6,000 or \$6.00 per pound times the weight of the shipment, whichever is greater, to qualify for this coverage. You can also declare a lump sum that exceeds \$6.00 per pound times the weight of the shipment.</p> <p>There are four plans available:</p> <ul style="list-style-type: none"> <li>• No deductible</li> <li>• \$500 deductible</li> <li>• \$250 deductible</li> <li>• \$1,000 deductible</li> </ul>	<p><b>Option 1:</b> The Cost Estimate that you receive from your mover <b>MUST INCLUDE Full (Replacement) Value Protection</b> for the articles that are included in your shipment. If you wish to waive the Full (Replacement) Value level of protection, you must complete the WAIVER of Full (Replacement) Value Protection shown below.</p> <p><b>Full (Replacement) Value Protection</b> is the most comprehensive plan available for protection of your goods. If any article is lost, destroyed, or damaged while in your mover's custody, your mover will, at its option, either: 1) repair the article to the extent necessary to restore it to the same condition as when it was received by your mover, or pay you the cost of such repairs; or 2) replace the article with an article of like kind and quality, or pay you the cost of such a replacement. Under Full (Replacement) Value Protection, if you do not declare a higher replacement value on this form prior to the time of shipment, <u>the value of your goods will be deemed to be equal to \$6.00 multiplied by the weight (in pounds) of the shipment, subject to a minimum valuation for the shipment of \$6,000. Under this option, the cost of your move will be composed of a base rate plus an added cost reflecting the cost of providing the full value cargo liability protection for your shipment.</u></p> <p>If you wish to <b>declare a higher value</b> for your shipment than the default amounts, you must <b>indicate that value here. Declaring a higher value may increase the valuation charge in your cost estimate.</b></p> <p>The Total Value of my shipment is: \$ <u>60,000</u> (to be provided by customer)</p> <p>Dollar estimate of the cost of your move at Full (Replacement) Value Protection: \$ <u>3,452</u> (to be provided by carrier)</p> <p>I acknowledge that for my shipment I have: 1) <b>ACCEPTED the Full (Replacement) Level of protection included in this estimate of charges and declared a higher Total Value of my shipment (if appropriate); and 2) received a copy of the "Your Rights and Responsibilities When You Move"</b> brochure explaining these provisions.</p> <p>x <u>John Smith</u> today's date Customer's Signature Date</p> <p><b>Deductibles – You may also select one of the following deductible amounts under the Full (Replacement) Value level of liability that will apply to your shipment. (If you do not make a selection, the "No Deductible" level of full protection that is included in your cost estimate will apply):</b></p> <table border="0"> <thead> <tr> <th>Amount of deductible and (estimate of total cost of move):</th> <th>Customer to write initials beside selected deductible</th> </tr> </thead> <tbody> <tr> <td>\$0 Deductible ( \$3,452 )</td> <td><u>JS</u></td> </tr> <tr> <td>\$250 Deductible ( \$3,282 )</td> <td>_____</td> </tr> <tr> <td>\$500 Deductible ( \$3,212 )</td> <td>_____</td> </tr> <tr> <td>\$1000 Deductible ( \$3,107 )</td> <td>_____</td> </tr> </tbody> </table>	Amount of deductible and (estimate of total cost of move):	Customer to write initials beside selected deductible	\$0 Deductible ( \$3,452 )	<u>JS</u>	\$250 Deductible ( \$3,282 )	_____	\$500 Deductible ( \$3,212 )	_____	\$1000 Deductible ( \$3,107 )	_____
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<b>Protection:</b>	<p>Claim settlements are based on the repair or replacement cost with no depreciation applied, subject to any applicable deductible. If an item cannot be repaired, or is lost in transit, settlement will be based on the replacement cost of an item of like kind and quality.</p>											
<b>Cost:</b>	<p>The cost for the various levels of valuation under the four available plans are shown in the chart included with this brochure.</p> <p>If you declare a valuation amount that falls between those amounts shown on the chart, the charge for the next highest valuation applies.</p> <p>The charge for a maximum valuation exceeding \$250,000 is the applicable charge for the first \$250,000 declared, plus the additional rate shown in the table to the right per \$100 for the amount in excess of \$250,000.</p>											

OR

Type of Protection:	Option 2: Alternative of Limited Liability	Sample Bill of Lading
<b>Released Value:</b>	<p>You can, at no cost, limit the liability by specifically waiving lump-sum liability (Full Replacement Valuation) and releasing the shipment at a value of 60¢ per pound per article.</p> <p><b>Example:</b> A 5,000 pound shipment would have a maximum value of \$3,000. (0.60 x 5,000 = \$3,000)</p> <p><i>(With limitation of per pound per article)</i></p>	<p><b>Option 2:</b> <b>WAIVER of Full (Replacement) Value Protection. This lower level of protection is provided at no additional cost beyond the base rate; however, it provides only minimal protection that is considerably less than the average value of household goods. Under this option, a claim for any article that may be lost, destroyed, or damaged while in your mover's custody will be settled based on the weight of the individual article multiplied by 60 cents. For example, the settlement for an audio component valued at \$1,000 that weighs 10 pounds would be \$6.00 (10 pounds times 60 cents).</b></p> <p>Dollar Estimate of the cost of your move under the 60-cent option: \$ <u>2,890</u></p> <p><b>COMPLETE THIS PART ONLY if you wish to WAIVE the Full (Replacement) Level of Protection included in the higher cost estimate provided above for your shipment and instead select the LOWER Released Value of 60-cents-per-pound Per Article: to do so you must initial and sign the lines below-</b></p> <p>I wish to Release My Shipment to a Maximum Value of 60-cents-per-pound per Article. <u>JS</u> (Initials)</p> <p>I acknowledge that for my shipment I have: 1) <b>WAIVED the Full (Replacement) Level of protection, for which I received an estimate of charges, and 2) received a copy of the "Your Rights and Responsibilities When You Move"</b> brochure explaining these provisions.</p> <p>x <u>John Smith</u> today's date Customer's Signature Date</p>
<b>Protection:</b>	<p>When 60¢ per pound per article is the limit of liability, Bekins is never liable for more than 60¢ times the weight of each article. For example, our liability would be limited to \$6.00 if a carton containing lamp shades weighing 10 pounds were totally destroyed, even though the actual value may be several times \$6.00.</p>	
<b>Cost:</b>	<p>There is no additional charge for this coverage.</p>	

## Liability based on declaration value

This brochure has been prepared to fully explain the liability Bekins Van Lines will assume for loss or damage to goods while in our care. The liability of household goods carriers operating in interstate commerce, or moving from one state to another, is based upon the customer's declaration of value made prior to the time the shipment is loaded. You may either limit our liability or declare the shipment at its full value. Such election becomes a written agreement between the customer and the carrier stating the limit of liability you want the van line to assume.

If you do not select either option, your belongings will be released at \$6.00 times the actual weight of the shipment, and charges shall be assessed in accordance with the table on the inside of this brochure.

## Bekins offers two types of coverage. These are set forth in Bekins' Tariff and are NOT insurance.

All household goods carriers are required to assume some level of liability for your shipment while it is in their care. The two Bekins' plans are outlined in the chart inside. They are Alternative or Limited Liability and Full Replacement Value. (Four options are available under Full Replacement Value, should you wish to assume a portion of the risk.)

## Customer must avoid duplicate declarations

You must select only one level of liability. If two levels are entered on the Bill of Lading, (such as "60 cents per lb. per article and \$6.00 Replacement Option B"), then the Full Replacement Value Option shall control.

## Liability if your shipment goes into storage-in-transit

If you have your household goods temporarily placed in storage, either at origin or destination, this service is called "storage-in-transit." When storage-in-transit is provided under the Limited Liability plan, there is no valuation charge. When Full Replacement Value Protection is ordered, the additional charge will be 10 percent of the basic valuation charge for each 15 days or fraction thereof of storage-in-transit.

The maximum storage-in-transit period offered by Bekins is 180 days. During the storage-in-transit period, Bekins, as the carrier (not the warehouseman), will be liable for your goods to the same extent as during the actual transportation.

If your goods remain in storage in excess of 180 days, it will be necessary for you to make separate arrangements with the storage company to purchase valuation or, if applicable, insurance for the continued long term or permanent storage. We will notify you by certified mail ten days before the expiration date of the storage-in-transit period.

## Liability if your shipment goes into public storage

If your goods are delivered to a public storage facility, the liability of Bekins will terminate at that time.\* Therefore, the shipment should be inspected at the time of delivery to the storage unit in the presence of the driver, and any loss or damage should be recorded in the "Exceptions" column of the carrier's original inventory. *\*If you desire to have Bekins continue to be responsible under the Bill of Lading liability provisions, you can have your shipment placed in storage-in-transit with a Bekins designated agent.*

## Check inventory and inspect on arrival

You should be present when your belongings are delivered. Check each item off the driver's inventory list. Inspect each item as it is delivered to make certain it is in the same condition as when it was received by the Bekins driver. If there is any difference in the condition of the article, accurately describe the difference in the "Exception" column of the inventory. If an article is missing, note that fact in the "Exception" column. Such notations form the basis of a claim to be filed later. These notations do not constitute a claim. Following delivery, you will be required to acknowledge receipt by signing the Bill of Lading and each inventory page.

## If any loss or damage should occur

In the case of loss or damage, you should contact Bekins' Claim Department or a Bekins agent to request claim forms. You can also print the claim form from Bekins' Web site, [www.bekins.com](http://www.bekins.com). All claims must be filed in writing, within nine months of the date of delivery to the residence. If your goods are placed into storage-in-transit, and remain in storage in excess of 180 days, you have nine months from the date of conversion to permanent storage in which to submit your claim.

Please do not discard or repair any damaged items without authorization from Bekins, as the carrier reserves the right to inspect all items. The packing containers and material should be saved in the event of concealed packing damage, and, if possible, the item should be left in the carton for the carrier's inspection.

### Completed claims are to be sent to:

Bekins Van Lines  
Claims Department  
P.O. BOX 50800  
Indianapolis, IN 46250-0800  
Phone: 800-992-5202



[www.bekins.com](http://www.bekins.com)