

Controlling Insurance Costs for Moving & Storage Companies



Table of Contents

About This Guide	1
Controlling Costs through Contract Review and Insurance Limit Review	2
Types of Coverages for Moving & Storage Businesses	5
Overview of Mover's Choice Program	7
The Mover's Choice Advantage	8
Risk Engineering Capabilities	10
FAQs	12
Contact Us	15
Quote Process Checklist	16
Appendix:	
Zurich Coverage Advantages	17
Moving & Storage Web Resources	19
Loss Control Management Tools	19

About This Guide

Dear Moving & Storage Business Owner:

I am pleased to provide you with our new guide: **Controlling Insurance Costs for Moving & Storage Companies** from Mover's Choice.

Your business is complex enough without having to worry about your insurance program. This guide will help steer you through the key aspects of coverage, so you can better understand the type of insurance to purchase to help protect your business and control costs, and as important in this environment – where to improve the overall cost of your insurance program.

Your customers trust that the goods you move or store on their behalf will be safe from loss or damage. From your customers' perspective, the sentimental value of their belongings oftentimes far exceeds its actual cash value or replacement cost. It's your duty to make sure they are moved or stored with the utmost care. Unfortunately, events associated with vehicle and property losses could happen at any time. Not having the appropriate controls and adequate property, physical damage and liability coverage could negatively impact any business. Don't let that business be yours.

In today's challenging economy, moving and storage companies need an insurance program that matches the specific needs of their business. Paul Hanson Partners' national Mover's Choice program offers an insurance program with the coverages you require now and as you grow.

I hope this guide proves to be a useful resource for you in identifying the different choices you must make for your business insurance program, as well as the capabilities and benefits of our Mover's Choice program.

All of us at Paul Hanson Partners look forward to helping you move your business forward.

Best regards,



Lisa R. Paul, CPCU
President, CEO
Paul Hanson Partners

MOVER'S CHOICE PROGRAM

Mailing Address: P.O. Box 5990 Napa, CA 94581

Physical Address: 1319 First Street, Napa, CA 94559

Toll Free (800) 852-1968

Fax: (707) 252-5905

Controlling Costs through Contract Review and Insurance Limit Review

With the current weakened economic environment that the United States has not experienced in decades, we recognize how important it is for your business to determine different ways to increase revenues and control costs. This guide serves as a tool to help you evaluate ways to control cost in your insurance and risk management program. We encourage you to review this information with your professional business advisors and your insurance broker.

Umbrella Insurance: How much is enough?

One important area of your insurance program to be reviewed annually is your umbrella insurance policy. Umbrella liability insurance is so named because it acts like an umbrella, sitting on top of your auto liability, general liability, and workers' compensation/employer's liability policies to provide additional limits in the event of catastrophic loss. Commercial umbrella (excess) liability insurance is an important source of protection that supplements the limits of the insured's underlying liability policies. While no one wants accidents to happen, they do – and people sue. Below are a few examples of where umbrella coverage comes into play:

- A serious truck accident occurs with multiple injuries after which you are sued under your auto insurance policy
- A customer slips and falls, injuring themselves while avoiding your mover's equipment. You are subsequently sued under your general liability policy
- An employee feels that their employer is negligent for an on-the-job injury and sues under the Workers' Compensation – Employers Liability Policy

When considering the above circumstances, one common question arises: "How much commercial umbrella (excess) insurance do I need?" It is very important to tailor this liability coverage to your business needs by carefully evaluating many factors of your operation. Historically, moving companies are most concerned with the truck liability exposure associated with operating commercial motor vehicles and the potential for catastrophic loss as the result of a vehicle accident. Moving companies are usually less concerned about the increased Employer's Liability losses on worker's compensation (as medical and indemnity for workers' compensation is already at statutory limits).

For starters, answer these important questions below as they apply to your specific business:

- Does your operation use primary employee drivers or independent contractors?
- Are your vehicles traveling interstate under your authority?
- Do you have several branch offices with multiple dispatch locations?
- Do you regularly perform office moves?
- Do you regularly perform high value-moves with insured's values in excess of \$1,000,000?
- Do you review all van line and other contracts for required liability limits?
- Do you make sure your policy limit is appropriate to protect assets of corporation and individual owners?
- What are the limits required by your national van line agreement?

Controlling Costs (Continued)

After reviewing the above factors, your company may determine it needs to have excess coverage, but the limits needed by coverage type are not the same. **Mover's Choice is one of the few moving and storage programs available that offers the ability to adjust your excess liability limit by line of coverage.** In lieu of purchasing just a \$2,000,000 umbrella that charges you to increase limits for general liability, auto liability and worker's compensation/employer's liability, we allow you to tailor the limit by line of coverage – according to your exposure, contracts or business needs. The following example illustrates the advantage of having excess liability by line of coverage with various limits versus umbrella coverage when the need arises.

Example

ABC Moving Company needs to have Auto Liability limit of \$3,000,000 for their national van line agreement, a General Liability Limit of \$5,000,000 due to a large office relocation contract, and a Workers' Compensation/Employer's Liability Limit equal to the state required minimum. Exhibit A is a comparison to illustrate the different limit purchased between an umbrella policy and excess policy.

Exhibit A

Coverage	Primary Limit	Umbrella Purchase Amt	Excess Purchase Amt
General Liability	\$2,000,000	\$3,000,000	\$3,000,000
Auto Liability	\$1,000,000	\$3,000,000	\$2,000,000
WC EL Min.	\$500,000	\$3,000,000	\$0
Estimated Premium		\$20,000	\$17,000

As you can see from this example, specifically adjusting the liability limits by coverage based on required contracts needs would allow ABC Moving Company to meet their contract obligations and reduce insurance costs. The amount of money saved will vary based on company size and the amount of limit, but we have seen savings as high as 25% when specifically tailoring excess limits versus purchasing traditional umbrella coverage.

Frequently Asked Questions

Below are some common questions as well as related answers that should be helpful to you in determining whether your business can benefit from specifically adjusting liability limits by coverage type:

1. **How is the Mover's Choice program able to offer excess liability limits by line of coverage, where other companies only offer a single excess limit?**

Our program is underwritten by Zurich in North America who offers this coverage benefit.

2. **Is an excess liability policy a mandated coverage that a moving and storage business is required to have?**

In some cases excess liability coverage is mandatory, and several van lines and other entities require higher liability limits to do business together. In addition, the financial loss exposure in the current legal environment requires moving companies to seriously consider high limits. However, it is not mandatory for a mover to have excess liability limits to provide moving services.

Controlling Costs (Continued)

- 3. How does a moving and storage business determine the amount of excess liability coverage that they need by coverage line? Is it by size of business? Number of employees? Annual revenue?**

There is no simple formula to determine the amount of excess liability coverage to buy. The first area of consideration is to determine what minimal limit is required from the business partner's affiliates (i.e. van line) and customers. The next step would be to evaluate your total corporate liability exposure with your insurance broker by answering the questions provided in the above article and evaluating your exposure due to the size of personal and corporate equity, annual revenue and number of employees.

- 4. What happens if a moving and storage company incurs a loss larger than the excess coverage line amount?**

As soon as the payment of the claim exhausts the entire liability limit, the remaining financial exposure will be the responsibility of the moving company to pay and ceases the insurer's requirement to provide further legal defense.

Types of Coverage for the Moving & Storage Business

The Mover's Choice Program is a complete commercial package insurance program designed for the household goods moving and storage industry. The Movers' Choice program is unique in that it is specifically designed for the moving industry and provides a comprehensive coverage form at a competitive price.

The coverages that are part of the Mover's Choice commercial package insurance program include:

- **"All Risk" Trip Transit Coverage** – "All Risk" Transit Insurance is a contract between the customer and the insurance company. The coverage provided is for direct damage or damage by a third party, or damage due to an unforeseeable act (such as windstorm, flood, lightning, etc). All risk coverage is paid directly by the insurance company and is regulated by the Department of Insurance. Like most insurance contracts it has a clause for co-insurance or insuring to value that valuation does not.
- **Auto Physical Damage** – coverage in the event an insured's automobile is damaged, destroyed, or lost through fire, theft, vandalism, malicious mischief, collision, or windstorm.

There are three types of physical damage coverage for motor vehicles, collision, comprehensive and specified perils.

- Collision coverage addresses losses resulting from the collision of an insured vehicle with any object or from the vehicle overturning.
- Comprehensive coverage reimburses the insured for loss caused by something other than collision (such as fire, falling objects, explosion, hail, vandalism or contact with animals) subject to exclusions.
- Specified Perils covers many of the same exposures as Comprehensive but it covers only "named perils" (those specifically named in the policy) and has a lower premium.
- **Business Income Coverage** – coverage for loss of income suffered by a business when damage to its premises by a covered cause of loss causes a slowdown or suspension of its operations during the time required to repair or replace the damaged property.
- **Cargo Legal Liability** – There are two basic forms of cargo insurance. The carrier's form covers a common carrier's liability for damage to or destruction of a customer's property when that property is being transported. The owner's form covers cargo owners against loss or damage to their own property, from covered perils, while being transported.
- **Crime Coverage** – The Commercial Crime Coverage Form provides insurance for your benefit only as a First Party Coverage. It provides no rights or benefits to any other person or organization (Third Party). Any claim for loss that is covered under this insurance must be presented by you as a direct loss to your business or judgment made against you. Once a judgment has been made against you and you have paid out the settlement; a claim may be filed for reimbursement from the carrier.
- **Garage Keepers Liability** – covers a garage risk's legal liability for customers' autos in the care, custody, or control of the garage.

Types of Coverage (Continued)

- **General Liability** – coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business, when someone is injured as the result of using the product manufactured or distributed by a business, or when someone is injured in the general operation of a business.
- **Mover's Equipment Coverage** – provides coverage for loss or damage to the insured's moving equipment, both warehouse and in-van.
- **Mover's Extended Coverages** – The Inland Marine form is specifically designed for the moving and storage industry and provides legal liability protection. The coverage form provides a significant list of coverage extensions with separate sub-limits including pollutant and debris cleanup and removal, uncollectible charges, earned warehouse charges, van line subrogation, inventory costs, miscellaneous tools, portable electronic equipment, etc.
- **Property** – coverage that provides protection against most risks to property, such as fire, theft and some weather damage. Property is insured in two main ways – open perils and named perils. Open perils cover all the causes of loss not specifically excluded in the policy. Common exclusions on open peril policies include damage resulting from earthquakes, floods, nuclear incidents, acts of terrorism and war.
- **Truck Liability** – provides coverage for the ownership and operation of vehicles that a company will use in the course of conducting its business. Liability coverage is not optional, as most states require the purchase of insurance for bodily injury and property damage that may result from a vehicular accident occurring while an insured or their employee is driving on business.
- **Umbrella Coverage** – coverage that provides liability over and above an underlying policy.
- **Warehouse Legal Liability** – coverage against liability that might be incurred by businesses that store property of others for a fee.

Overview of Mover's Choice Program

Paul Hanson Partners Specialty Insurance Solutions is a full-service Program Administrator for our exclusive package program for the moving and storage industry. Our program, Mover's Choice, is underwritten by either Zurich in North America or Chartis Insurance Company. These programs are available to moving agents and van lines across the country. We are proud to be associated with the two of the leading international insurance organizations and among the largest underwriters of commercial and industrial insurance.

Our program is unique in that it is specifically designed for the moving industry and provides a comprehensive coverage form at a competitive price. Our cargo and warehouse legal liability coverages are among the most comprehensive in the industry, and our auto, property, and general liability forms are second to none. Unlike other moving and storage programs, our adjusters have specific moving and storage claims experience and understand release valuation, depreciated value, declared value, and replacement cost coverage.

Mover's Choice Program includes the following coverages:

- Workers' Compensation
- Truck Liability
- Auto Physical Damage
- General Liability
- Property
- Cargo Legal Liability
- Warehouse Legal Liability
- Mover's Equipment Coverage
- Satellite Equipment
- Business Income Coverage
- Crime Coverage
- Garage Keepers Liability
- Trip Transit Coverage Options
- Umbrella Coverage
- Mover's Extended Policy Coverages
- International Cargo
- Surety Bonds
- Independent Contractor Work Injury Programs

The Mover's Choice Advantage

Paul Hanson Partners has developed a reputation as an expert in insurance products and services for the moving and storage industry. Established in 1993, Paul Hanson Partners provides risk management and insurance placement services to the transportation industry throughout the U.S. In 1998, we launched Mover's Choice as part of our national Program Administration Division for Zurich American Insurance Company. Several van lines and state associations endorse Mover's Choice as their exclusive and recommended insurance provider.

When it comes to ease of doing business, our customers know we're the best.

- Since 1998, more than 92% of our customers have renewed their insurance program with us.
- Driver eligibility criteria provided to expedite driver hiring.
- All certificates and filings are issued within 24 hours.
- We're the only national moving and storage all-lines program that has been issued on "A"-rated paper for the past 10 years with no disruption to your bids, contracts, per-line requirements and military work. Underwritten by member companies of Zurich in North America, an A.M. Best A+ (superior) rated carrier*.

We can help you run your business profitably.

- Customer access to extensive, on-line library of training videos available for you and your employees.
- Direct communications with our customers to help you better understand how your business decisions will affect your risk.
- The unparalleled financial strength of our insurance carriers help provide Mover's Choice with the power to provide stable, quality insurance coverage at competitive price –even in the toughest of insurance markets.

Paul Hanson Partners is available and responsive.

- 18-hour/6-day operation
- Completed submissions are quoted within 14 days.
- Policies are issued within 20 days.
- All endorsements are processed within 30 days.
- Completed submissions are never declined due to time constraints, and 90 percent of submissions are handled within 24 hours.

* As of November 2010; for information about the ratings of Zurich American Insurance Company, see the ratings section on www.zurichna.com. For more complete financial information about the Zurich Financial Services Group and ratings for Zurich Insurance Company, access www.zurich.com.

The Mover's Choice Advantage (Continued)

Mover's Choice programs are designed to fit your business.

- **National Commercial Package Program** – for all types of movers with or without a warehouse operation
- **Workers' Compensation Program** – designed to go along with our commercial package program to provide coverage to the household goods moving and storage industry.
- **Independent Contractor Work Injury Program** – designed for the Independent Contractor that works exclusively under contract with one motor carrier. This is the only contractor program that has the ability to provide Workers' Compensation and/or Occupational Accident coverage alternatives to the contract driver.
- **Surety Bond Program** – Mover's Choice has received the authority to underwrite several specially-designed, transportation-related surety bonds, including MTMC, FMC, ICC, DOD, NVOCC, PUC, ERISA, Lease Guarantee, and Job Performance.
- **International Cargo Program** – to help provide the appropriate cargo coverage for your international move exposure
- **Remote Staffing** – Resource Pro can improve the efficiency, turnaround speed and quality of service in your back office with significant reductions in your operating expenses.

Mover's Choice Program highlights:

- Cargo and warehouse legal liability coverages are among the most comprehensive in the industry.
- Auto, property, and general liability forms are second to none.
- Adjusters have specific moving and storage claims experience and understand release valuation, depreciated value, declared value, and replacement cost coverage.
- Wide variety of on-site safety and loss control services specially designed for the transportation industry can be facilitated by our experienced transportation staff. Our goal is to be part your safety management team.

The Last Mile Delivery Program – insurance for furniture and appliance delivery

Paul Hanson has launched the Last Mile Delivery Program. We are pleased to offer you this specialty insurance product that was designed to insure both the last mile delivery company and their contractors.

Coverage includes: Workers' compensation, auto/liability /auto physical damage, cargo/warehouse legal liability, commercial property, commercial general liability, excess/umbrella, and independent-contractor occupational injury coverage.

To learn more about this product, contact us today.

Risk Engineering Capabilities

The Mover's Choice Program has teamed up with Zurich Services Corporation to provide innovative online risk management tools designed to help you improve your operation's safety and loss control program. As a Mover's Choice customer, your company will be given access to three specially designed loss control management tools on a customized micro-Internet site customized for your company: Virtual Consulting, Zurich Online Training, and eZ Transitions®.

Virtual Consulting is an innovative online tool created by Zurich that helps you identify the most common hazards in your business and provides real-world solutions that you can implement.

Virtual Consulting becomes available to you once you become a Mover's Choice customer. This service is available 24 hours a day, 7 days a week and provides you access to tools that can help you develop and implement controls to reduce your risk.

Some of the Virtual Consulting loss control tools and resources include:

- Inspection Checklists
- Safety Plans
- Sample Procedures
- Technical Information
- Videos
- Links to Other Useful Websites
- And more

By providing data-driven insights into loss exposures, and then helping translate these insights into practical actions, Virtual Consulting generates tangible value for your business – quickly and easily.

Zurich Online Training is a Web-based tool that features practical activities and full-motion video to provide employee training. With Zurich Online Training, it is now possible to deliver customized Web training that does not sacrifice effectiveness, control or reporting.

Zurich Online Training includes:

- Full-motion video – choose from two bandwidth options
- Narrated interactions – students participate in practice activities and simulations.
- Learner Controls – students can repeat information, jump forward, access the glossary of terms and more.

Whether you opt to deliver training via DVD rentals, IVOD video downloads, or your own customized online Learning Management System (LMS), you will have access to more than 300 Safety, Health and Environmental training modules.

Risk Engineering Capabilities (Continued)

You can mix and match course delivery methods:

- **DVD Rentals for the classroom**
- 3-day shipping
- Return mailer included
- 30-day rental from order
- Includes handbook
- Includes lesson menu
- Includes 'interactions'
- Also available in LMS
- **IVOD video downloads**

eZ Transition® is an online tool to help you with the process and implementation of a successful Return-to-Work (RTW) Program.

Zurich's eZ Transition® is a no-cost, user-friendly, online tool that supports a wide range of employer return-to-work programs. It helps you reduce workers' compensation cost and is accessible to Zurich customers through its Web site.

Benefits of using eZ Transition®

- Return-to-work programs are an effective way to help you reduce the cost of employee injuries, which are expected to rise.
- Reduce costs through the creation and implementation of pre-injury (preventative) loss controls that may ultimately impact/reduce lost workday cases
- Pre-injury information to better assure necessary employee communications, prompt injury reporting, and effective use of health care provider networks
- eZ Transition® is an easy-to-use, customized return-to-work resource that can be accessed and modified 24/7 for fast, effective communications to injured employees, health care providers, claims, and managed care professionals.

We appreciate your consideration of the Mover's Choice Program and Zurich for your insurance needs, and hope your company takes advantage of these valuable risk management services.

Frequently Asked Questions

- 1. Who Is Paul Hanson Partners?** Paul Hanson Partners was established in 1993 to provide risk management and insurance placement services to the transportation industry. Paul Hanson Partners Specialty Insurance Solutions is a full service Program Administrator for our exclusive package program for moving and storage industry called Mover's Choice.
- 2. Who Is Zurich?** Zurich's North America Commercial and Global Corporate in North America business divisions are part of Zurich Financial Services Group (Zurich), an insurance-based financial services provider with a global network of subsidiaries and offices in North America and Europe as well as in Asia Pacific, Latin America and other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. It employs approximately 60,000 people serving customers in more than 170 countries. In North America, Zurich (www.zurichna.com) is a leading commercial property-casualty insurance provider serving the global corporate, large corporate, middle market, specialties and programs sectors.
- 3. What Is The Movers Choice Program?** The Mover's Choice Program is a specially designed insurance program for the moving and storage industry administered by Paul Hanson Partners. The following coverages are currently available in the Mover's Choice Program:
 - Auto Liability
 - Auto Physical Damage
 - Workers' Compensation
 - Cargo Legal Liability
 - Warehouse Legal Liability
 - Property
 - Commercial General Liability
 - Crime
 - Surety Bonds
 - Umbrella
 - International Cargo
 - Independent Contractor Work Injury Program including non-trucking liability and physical damage
- 4. What type of submission requirements does Paul Hanson require for their Movers Choice Program?** To submit an application Paul Hanson needs a completed application which includes the following:
 - Accord applications for all coverages
 - M&S Supplemental Application
 - 4 years loss history for all lines
 - Annual Financial Statement (Income & Balance Sheet)

Frequently Asked Questions (Continued)

- Drivers list with Motor Vehicle Reports (MVRs)
- Vehicle Schedule
- A copy of applicant's bill of lading and warehouse receipt
- Long Haul Supplemental Application – Required only when LH coverage is requested

5. Does Paul Hanson Partners offer any safety and loss control services with the Movers

Choice Program? Yes, to support our transportation customers, Paul Hanson conducts training for safety and loss services. Some of services we provide cover topics like:

- Individual Company Management and Fleet Survey
- Workers' Compensation Fraud Education Program
- Forklift Training Program
- Regional Seminars
- Claims Reviews of All Claims
- Back to Work & Rehabilitation for Injured Workers
- Consulting and Preparation for Insurance Co. Inspections
- Agent Safety Manual
- DOT / OSHA Compliance

6. What are the advantages of doing business with Paul Hanson Partners?

Paul Hanson Partners has developed a reputation as an expert in insurance products and related services to the moving and storage industry and currently insures more than 2000 moving and storage agents, van lines and contract drivers across the nation.

Some of the Paul Hanson advantages include:

- All inquiries are answered within one hour.
- Instant response is provided for driver qualification.
- All certificates and filings are issued within 24 hours.
- 18-hour/6-day operation
- Policies are issued within 20 days.
- Completed submissions are quoted within 14 days.
- All endorsements are processed within 30 days.
- Completed submissions are never declined due to time constraints, and 90 percent of submissions are handled within 24 hours.

8. How do I obtain a quote from Paul Hanson Partners?

You and your agent can either complete a request a quote form out on moverschoiceinfo.com or contact Cory Tiebout via phone at 1-800-852-1968 or via e-mail at coryt@paulhanson.com.

Frequently Asked Questions (Continued)

9. What is the turn around time to get a Movers Choice quote?

In many cases Paul Hanson Partners can turn around a Movers Choice quote in 14 days as long as all of the necessary submission requirements have been completed.

10. How can I contact Paul Hanson Partners?

You and your agent can contact Paul Hanson Partners corporate headquarters by calling 800-852-1968, Monday through Friday, 7:00 a.m. to 5:30 p.m. PST. Or, you can e-mail Paul Hanson Partners at coryt@paulhanson.com.

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages are not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Risk engineering services are provided by Zurich Services Corporation.

Contact Us

The Mover's Choice Program is nationally marketed through an extensive insurance broker network that specializes in providing insurance to movers. Please contact us directly if you would like us to provide you with a quotation, and we will refer you to a local insurance broker in your area. If you would like us to work with your current insurance broker, please have them contact us regarding the opportunity to become a Mover's Choice insurance broker.

Don't forget the Last Mile Delivery Program that has been added to our product line. Contact us today to discuss this program and its benefits to you. Like the Mover's Choice Program, we will refer you to a local insurance broker in your area for a quotation.

Paul Hanson Partners Specialty Insurance Solutions

1319 First Street

Napa, CA 94559

P: (800) 852-1968

F: (707) 252-5905

Website: www.moverschoiceinfo.com

Email: coryt@paulhanson.com

Quote Process Checklist

Typically, it is best to contact a broker and start preparing for your insurance renewal 60-90 days before your policy's effective date. We suggest gathering the following information in preparation for your first meeting:

- A copy of your current policy that includes a list of coverages, limits, and deductibles
- 4 years loss history for all lines
- Annual Financial Statement (Income & Balance Sheet)
- Drivers list which includes name, driver's license number and date of birth of all drivers
- Vehicle Schedule which includes Year Built, Type, Model, VIN # and coverage needed
- A copy of your bill of lading and warehouse receipt
- Property Information including year built, construction and protection of your premises

During the initial information-gathering meeting, the insurance broker will review your current policy and will discuss in detail your current operation. The broker will also need to tour your location for potential hazards and develop an understanding of your current loss control management tools. This initial meeting normal takes 60-90 minutes.

APPENDIX:

Zurich Coverage Advantages

Zurich in North America

AM Best Rating: A+ (Superior)¹

*Property Coverage Description	Zurich Offering
Accounts Receivable Records	\$100,000 At described Premises and \$5,000 Not at Described Premises
Automatic Building Increase	2%
Automatic Your Business Personal Property Increase	4%
Brands And Labels	\$25,000
Business Income From Dependent Properties	\$25,000
Computer Fraud	\$25,000
Contractual Penalties	\$25,000
Damage To Building From Theft	\$5,000
Debris Removal	\$25,000 for covered property and \$25k for other than covered property
Electronic Data Processing Equipment Including Extra Expense, Software and Transit	\$25,000
Employee Dishonesty	\$25,000
Extended Business Income Form for period of indemnity	365 Days
False Pretense	\$1,500
Fine Arts	\$25,000 per premises and \$10,000 Newly Acquired Locations
Fire Department Service Charge	\$10,000
Forgery Or Alteration	\$25,000
Foundations And Underground Pipes	\$100,000
Increased Cost of Construction	\$100,000
Interruption Of Computer Operations	\$25,000
Inventory and Appraisal	\$10,000
Leasehold Interest Undamaged Improvements And Betterments	\$50,000
Mobile Equipment	\$25,000
Money And Securities On Your Premises	\$10,000
Money And Securities- Away From Your Premises	\$5,000
Money Orders And Counterfeit Paper Currency	\$1,500
Newly Acquired or Constructed Property - Buildings	\$1,000,000
Newly Acquired or Constructed Property Your Business Personal Property	\$500,000
Ordinance Or Law Demolition Cost	\$100,000
Ordinance or Law to undamaged portion of building	\$100,000
Outdoor Signs	\$5,000
Personal Effects And Property Of Others	\$10,000 at each described premises
Pollutant Clean Up And Removal	\$25,000 per annual policy at each described premises
Property In Transit	\$25,000
Property Off – Premises	\$25,000
Recharge of Fire Protection Equipment	\$10,000
Reward Payments	\$10,000
Trees, Shrubs and Plants - Any one occurrence	\$25,000
Trees, Shrubs and Plants - Any one Tree, Shrub or Plant	\$2,500
Underground Water And Backup Of Sewer And Drain	\$25,000
Utility Services Direct Damage	\$10,000
Utility Services Time Element	\$10,000
Valuable Papers And Records (Other Than Electronic Data)	\$100,000 at each described premises and \$5,000 Off Premises
Your Outdoor Property	\$10,000 for fences and retaining walls and \$10,000 for antennas

*Additional limits are available for all property coverages listed above.

APPENDIX:

Zurich Coverage Advantages (continued)

Inland Marine (Cargo & Storage Coverage Summary)	Zurich Offering
Liability as Warehousemen	Coverage available
Liability as a "Carrier"	Coverage available
Insured's Uncollectible Charges	\$2,000 per Customer; \$20,000 per Occurrence
Coverage Territory	The United States of America (Including its territories and possessions), Puerto Rico and Canada; or in the course of transportation, including international waters or airspace, between or among all points within the territory described above
HHG under Government Non-Temporary Storage Agreements	Coverage available
Additional Costs for Preservation of Property	Within policy limits – 30 days at temporary location
Employee Dishonesty for Property of Others	\$25,000 included, additional limits available
Advice of Coverage For Transit or Storage	\$250,000 limit per advice; All Risk Certificate Form Available as well
Errors or Omissions in Transit and Storage Operations	\$100,000 included; additional limits available
Manuscripts, mechanical drawings, blueprints, documents, records or other valuable papers	Limited Coverages accepted under a "shipping document" or "storage document" up to \$10,000 unless inventoried on shipping document
Jewelry, watches, precious stones, pearls, furs	Covered in transit and storage when part of HHG limited to \$10,000 unless valued on shipping document
Fine Arts and Antiques	Must be part of "shipping document" or "storage document"
Inventory Cost	\$5,000
Temporary Location Storage	Up to 120 days and subject to limit of \$100,000 include, additional limits available
Debris Removal	10% of warehouse legal limit or \$25,000 when not liable
Pollutant Clean Up and Removal	\$10,000
Limited Mysterious Disappearance	\$50,000 with policy deductible
Van Line Subrogation	\$2,500
Warehouse Lien Sale	Included in the inland marine policy form under the E&O sublimit
Sue and Labor Costs	Coverage is included
Single Deductible Cargo and physical damage	Available at 5% of physical damage premium

¹ As of November 2010; for information about the ratings of Zurich American Insurance Company, see the ratings section on www.zurichna.com. For more complete financial information about the Zurich Financial Services Group and ratings for Zurich Insurance Company, access www.zurich.com.

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages are not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Risk engineering services are provided by Zurich Services Corporation.

APPENDIX:

Moving & Storage Web Resources

Below are some web sites that provide useful information geared toward the moving and storage industry:

- **AMSA** – www.promover.org
- **International Association of Movers** – <http://www.iamovers.org>
- **Household Goods Forwarders Association of America** – <http://www.moverworldwide.com/HHGFAA.htm>
- **Department of Transportation** – <http://www.dot.gov/new/index.htm>
- **Surface Deployment and Distribution Command (SDDS)** – <http://www.sddc.army.mil/who/default.aspx>
- **US General Services Administration** – <http://www.gsa.gov/portal/category/100000>

Loss Control Management Tools

The Mover's Choice carriers provide some free loss control management tools exclusively designed for their transportation customers. Click on the links below to access these resources on the Mover's Choice site:

- [Developing an Effective Loss Control Program](#)
- [Developing a Driver Orientation Process](#)
- [Slip, Trip, and Fall Prevention](#)
- [The Importance of a Return-to-Work Program](#)
- [Working Partners for an Alcohol- and Drug-Free Workplace](#)
- [Understanding the Major Causes of Loss Facing the Moving & Storage Industry](#)
- [Techniques on How to Properly Climb into a Truck](#)
- [Warehouse Fire Loss Prevention](#)
- [Wet Pipe Sprinkler System Inspection and Maintenance](#)