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**Declaration of Valuation Options and Rates**  
*(please sign and return with your selection)*

**Default Acceptance:**

Acceptance of one of the following declarations of coverage option A or B is required for every Artisan move. If you do not return this form with your selection, your coverage will default to our free standard liability coverage (**Option A**). Therefore, please consider these two options carefully because, as with any move, the risk of unexpected damage is always present.

**Standard Liability Option A:**

We provide this coverage at no cost to you. However, this option offers very limited industry standard coverage. In the event of damage to personal property, each item is covered at \$0.60 per pound (the industry standard). We do not apply a deductible to this option. As an example, damage to a 100-pound TV would be valued at \$60.00.

**Replacement Value Option B:**

This coverage is based on the estimated total weight of your personal property. We determine the value of your coverage based on \$5.00 per pound of cargo. For example, household goods in a fully packed large moving truck weigh approximately 10,000 pounds, which would amount to \$50,000 of recommended coverage. Under this option, any item damaged during your move will be repaired or replaced based on its full replacement cost. Please see the table below for the rates of this coverage and review your moving estimate for the estimated weight of your shipment to determine how much coverage to consider.

Coverage Level	Deductible Options		
	\$0	\$250	\$500
\$15,000	\$150	\$105	\$75
\$20,000	\$200	\$140	\$100
\$25,000	\$250	\$175	\$125
\$30,000	\$300	\$210	\$150
\$35,000	\$350	\$245	\$175
\$40,000	\$400	\$280	\$200
\$45,000	\$450	\$315	\$225
\$50,000	\$500	\$350	\$250
\$55,000	\$550	\$385	\$275
\$60,000	\$600	\$420	\$300
\$65,000	\$650	\$455	\$325
\$70,000	\$700	\$490	\$350
\$75,000	\$750	\$525	\$375
\$80,000	\$800	\$560	\$400
\$85,000	\$850	\$595	\$425
\$90,000	\$900	\$630	\$450
\$95,000	\$950	\$665	\$475

**How to select your appropriate coverage level:**

Under Option B, the coverage value is computed at \$5.00 per pound of your estimated cargo's weight, with a minimum of \$15,000 coverage required.

**Three easy steps:**

1. Determine the weight of your household goods by reviewing your estimate (upper right corner),
2. Multiply this weight by five,
3. Select your preferred coverage level and deductible.

Call your Moving Coordinator or our office if you have any questions or wish to apply for option B by phone. Or fax, email, or text this form to our office. Upon receipt of this signed form, we will resend you a revised estimate confirming your selection.

**Note:**

If you select full replacement coverage Option B and your household goods are stored with Artisan Movers, your items will continue to be covered while in storage at 10% of your monthly storage rate.

**Valuation Coverage Section:**

I, the undersigned, select (check one):

- Option A** at no cost to me. I understand that my items will not be covered for their replacement cost, rather that the carrier's sole obligation per item is limited to \$0.60 (sixty cents) per pound.
- Option B** for a coverage level amount of \$ \_\_\_\_\_ with a \$ \_\_\_\_\_ deductible and a premium of \$ \_\_\_\_\_.

\_\_\_\_\_  
 Customer's Signature

\_\_\_\_\_  
 Print Name

\_\_\_\_/\_\_\_\_/\_\_\_\_  
 Date



## Agreement to Insure

Insurance covering the shipment being transported or stored by Artisan Movers ("MOVER") is subject to the terms and conditions of the Household Goods Cargo Portfolio policy that is provided by our insurer. The following briefly outlines the salient features of the policy. Exact wording, except wording shown in quotes, is contained in the policy binder.

<p><b>COVERED CAUSES OF LOSS</b>  "Covered causes of Loss" means (all) risks of direct loss except for those causes of loss listed in the following exclusions:</p> <p><b>EXCLUSIONS</b>  We will not pay for "loss" caused by or resulting from any of the following. Such loss(s) are excluded whether they occur alone or in combination with other 'perils' or 'events' which otherwise would be covered. Definitions of the below are found in the policy binder.</p> <ol style="list-style-type: none"> <li>a. Governmental Action;</li> <li>b. Nuclear Hazard;</li> <li>c. War and Military Action;</li> <li>d. Wear and Tear, gradual deterioration, latent defect, inherent vice or any condition of or within Covered Property which causes it to destroy itself;</li> <li>e. Insects, vermin, rodents or other pest(s);</li> <li>f. Misappropriation, secretion, conversion, infidelity or any dishonest act on the part of <u>anyone</u> entrusted with your property- <u>except</u> for common carriers;</li> <li>g. Delay, loss of market or use, or consequential loss(s) of any kind of nature;</li> <li>h. Earthquake or earth movement(s);</li> <li>i. Flood;</li> <li>j. (exactly as written)... "Mechanical or electrical derangement of musical instruments, including but not limited to piano, harpsichord, organ, television, radio, refrigerator, freezer, washing machine, dryer, sound recording or playing equipment, including parts or components thereof, electronic or mechanical game(s), computers or like similar articles unless evidenced by external damage;"  UNLESS THE FOLLOWING PROPERTY IS PACKED, PACKAGED OR PREPARED FOR SHIPMENT BY THE NAMED CARRIER OR HIS AGENT(S):</li> <li>k. (exactly as written)... "Breakage, marring, chipping, denting, scratching, tearing or ripping of china, glass, glassware, statuary, porcelain, painting, etching or print, bric-a-brac or similar property of a brittle, fragile or delicate nature, <u>unless</u> loss or damage is caused directly by fire, lightning, explosion, tornado, cyclone, windstorm, hail, collision, upset or overturn of transporting conveyance, collapse of bridges, trestles, culverts, elevated roadways, manhole covers, roadway drain gratings, docks, piers, wharves, or bulkheads, riot or civil commotion, or by stranding, sinking or collision of public ferry;</li> </ol> <p><b>COVERED PERIOD OF LOSS</b>  The covered period shall begin at the time the MOVER assumes custody of the shipment and shall extend until the MOVER releases custody back to the customer at the designated delivery location. This coverage shall also remain in effect during any interim period during which the shipment is being stored in the MOVER'S facility.</p>	<p><b>DUTIES IN THE EVENT OF LOSS</b>  You must see that the following are done in the event of "loss" to Covered Property;</p> <ol style="list-style-type: none"> <li>1. Provide notification in writing within 30 calendar days of the final day of services provided. Notification must be made via a Claim Report Form (provided by Artisan Movers upon request)</li> <li>2. Include in your report any and all details about how the "loss" occurred;</li> <li>3. Protect, as far as is within your power, the property from further damage;</li> <li>4. Permit Artisan Movers and our insurer to inspect both the property and your records proving "loss";</li> <li>5. Submit, if requested, to examination under oath;</li> <li>6. Cooperate with any investigation;</li> <li>7. Complete / sign letter of resolution, sworn "proof of loss" or other form(s) supplied by the insurer within 60 days of any request;</li> </ol> <p><b>DEDUCTIBLE</b>  No payment for "loss" in any one occurrence will be made until the amount of the adjusted "loss" exceeds the deductible shown on the "Customer Declaration of Coverage." Payment will then be made in the amount of the adjusted "loss" in excess of the deductible, up to the declared value and amount of insurance shown in the Agreement to Insure.</p> <p><b>COINSURANCE</b>  All Covered Property must be insured for its actual cash value which is the cost to replace with property of like kind, condition and quality, at a price negotiated between a willing buyer and willing seller as of the time of "loss." Should it be determined that the requested amount of coverage exceeds the actual cash value of the Covered Property, the maximum payment for any claimed "loss" shall be determined using the following steps;</p> <ol style="list-style-type: none"> <li>a. Divide the amount actually insured by the amount that should have been insured;</li> <li>b. Multiply the adjusted loss, before application of the deductible, by the figure determined in step a. (above)</li> </ol> <p><b>VALUATION</b>  The value of property will be the <u>least</u> of the following amounts: (1) The actual cash value of that property; (2) The cost of reasonably restoring that property to its condition immediately before "loss"; or (3) The cost of replacing that property with substantially identical property. In the event of "loss" the value of property will be determined as of the time of "loss."</p> <p><b>NO BENEFIT TO BAILEE</b>  No person or organization; other than to you, having custody of Covered Property will benefit from this insurance.</p> <p><b>SUBROGATION</b>  You agree to assign to us, after settlement of your "lost" any rights you may have to recover damages from another. You agree to do nothing after "loss" to impair these rights.</p>
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