



Will the Carrier's Basic Liability provide you with enough coverage?

Valuation Myth

Many customers believe that their homeowners' or employers' insurance policy will cover transit damage. The fact is, most don't. If you are considering choosing Basic protection at 60¢ per pound, per article, please make certain that you have received, in writing, a statement from your insurance company assuring you that your belongings are covered for transit damage, over and above the typical coverage for fire, theft, and weather (tornado, hurricane, and flood) damage. Also, check the dates your policy is in effect. There could be a coverage gap if you closed on your home at origin prior to closing on the new home, and your shipment was in transit during the period between closings. If you are relying on the coverage provided by your employer, make certain that the amount of coverage is enough for your shipment. Many employers only protect their employees' belongings up to a certain dollar amount. You have the option to purchase additional valuation coverage from the moving company on your own.

Weigh Your Options



Original cost \$950

Today's Replacement Cost \$1400

Basic Replacement Coverage:
(\$.60/lb)
x 100 lb sofa
= \$66

Full Replacement Coverage:
\$1400

This illustration offers an example of claim settlement you may receive with the two levels of coverage for an item that cannot be repaired or is lost: Basic Replacement Coverage and our Full Replacement Coverage.

Weigh Your Options (Continued)

While most customers choose the no deductible option, you may select a deductible of \$250, \$500 or \$1,000. By assuming a portion of the risk, you can reduce your coverage premium.

Maximum Valuation (in dollars)	NVL Deductible: \$0	NVL Deductible: \$250	NVL Deductible: \$500	NVL Deductible: \$1000
\$6000	\$120	\$80	\$80	\$50
\$10,000	\$190	\$130	\$100	\$70
\$15,000	\$220	\$160	\$130	\$80
\$20,000	\$260	\$180	\$150	\$100
\$25,000	\$310	\$210	\$170	\$110
\$30,000	\$370	\$260	\$200	\$130
\$35,000	\$420	\$300	\$240	\$140
\$40,000	\$480	\$330	\$260	\$150
\$45,000	\$500	\$360	\$280	\$170
\$50,000	\$530	\$380	\$300	\$190
\$55,000	\$580	\$400	\$320	\$210
\$60,000	\$620	\$430	\$360	\$240
\$65,000	\$650	\$460	\$380	\$260
\$70,000	\$690	\$490	\$410	\$280
\$75,000	\$720	\$520	\$440	\$300
\$80,000	\$750	\$550	\$480	\$320
\$85,000	\$800	\$600	\$510	\$350
\$90,000	\$830	\$630	\$540	\$370
\$100,000	\$880	\$690	\$580	\$390
\$125,000	\$1060	\$840	\$720	\$440
\$150,000	\$1250	\$1020	\$870	\$550
\$175,000	\$1430	\$1200	\$1060	\$610
\$200,000	\$1620	\$1380	\$1240	\$660

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