

Insurance
for
Ex-Patriates

For the Employees
of

***“Your
Company”***



An international relocation, while certainly an exciting opportunity, can also present the relocating family with certain concerns.

Insuring your household goods during transit (and storage, if required), as well as your international assignment, is a very critical part of the overall relocation process.

Sample Company is pleased to provide these insurance services through UNIRISC.

UNIRISC is pleased to present a truly comprehensive world-wide insurance plan for those Sample Company employees on international assignment outside of North America. This plan not only covers all household goods in transit to your new location as well as those possessions left in storage, but also personal property and personal liability at your new location. A basic overview of coverages is listed below and in the next column....

- **All risks of loss or damage, including flood, earthquake, fire and breakage during transit with the following exceptions:**
- **Willful misconduct**
- **Ordinary wear and tear**
- **Moth or vermin damage**
- **Climatic conditions effecting musical instruments**
- **Breakage of glass, china, marble and earthenware while in residence**
- **Mechanical/electrical derangement while in residence**
- **Nuclear Incident**
- **War**

- ✓ Replacement cost coverage
- ✓ Personal property including jewelry, antiques, works of art, etc.
- ✓ Dependant children's property while away at school (full-time students)
- ✓ Accompanied baggage during home leave, business and/or pleasure trips
- ✓ Foreign Comprehensive Personal Liability (not valid in USA) in the amount of \$300,000
- ✓ Automatic coverage for new acquisitions up to 10% of the total amount of insurance (excluding scheduled items)
- ✓ Underwritten at Lloyd's of London.

You must complete the attached Statement of Insurance Value/High Value Form to take full advantage of coverage. Failure to do so will limit the value placed on the entire shipment, and will restrict the amount of available recovery for individual items.

Instructions for completing documents:

Please indicate total values for each leg of your transit; your shipment (air and surface), accompanied baggage and storage. The values you indicate here will establish your coverage limit.

Items that are valued over \$2,000 must be scheduled. To do so list the item in its appropriate category, give a brief description, indicate its value, and write in the method of transit or if it is going into storage. If you already have a detailed list of these items we would be happy to accept it.

You are encouraged to also submit appraisals or any other substantiation of value you may have in your possession. In the event of a loss these documents will be at hand so that we can quickly process your claim.

Please send this information to:

UNIRISC

Attn: Mary Stalker

9040 Leslie Street, Suite #215

Richmond Hill, ON L4B 3M4

Phone: (905) 764-7272

Fax: (905) 764-7273

email: mstalker@unirisc.com

Please retain a copy of the form for your records. The mover will also ask for a copy of the form to make sure your shipment is properly insured.

**All claims handled within
our Canadian Headquarters
in
Richmond Hill, ON
(905) 764-7272**

Underwritten at
LLOYD'S OF LONDON



UNIRISC