



RELOCATION SERVICES INSURANCE FROM AIG



Feel confident your possessions are protected when you relocate.

Moving to a new city, country or just round the corner? AIG will protect your valued possessions from the moment your packing commences at origin through to the time they are unpacked on arrival at your new home.

Comprehensive insurance protection.

AIG provides comprehensive insurance against loss, damage or theft for professionally packed items from the point of origin, right up to your final domicile, including a period of storage. Special extensions are also available to extend the All Risk covers to provide even wider protection.

Immediate cover

Cover can be secured immediately from the time that the proposal form/application is accepted by AIG or one of our appointed brokers.

Fast claims resolution

Our dedicated team of claims experts are on hand to resolve your claims as quickly as possible.

How to submit a claim

Should your shipment arrive damaged or with items missing, please examine the packages carefully and make a note of any visible discrepancies, shortages or damages on the delivering carriers receipts.

The following supporting documentation will also need to be submitted with your claim:

Certificate of insurance.

- ü. Itemized valued declaration / Insurance Checklist highlighting damaged/missing items
- ü. Delivery Receipt with visible damage/shortage notes
- ü. Bill of lading, Airway bill and/or other contract of carriage (This can be collected from moving company, if not already with you).
- ü. Photos of damaged items and their packings
- ü. Any other evidence of damage/shortage during the insured transit.

The above list is not exhaustive. Further documents may be requested, if necessary.

In the event of a claim, please report to claims@earnestins.com



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A Guide to your cover

Key offerings from AIG :

Subject matter insured

1. Household and Personal effects

EXCLUDING Furs, Cash, bank notes, office equipment, stamps, deeds, tickets, travelers cheques, jewelry, watches and similar valuable articles, foodstuffs, alcoholic beverages, coins, pharmaceuticals, mobile phones, laptops, and tablets.

2. Private motor vehicles in transit.

Basis of valuation

Declared and valued at current market value at destinations and subject to valuation clause.

Conveyance(s)

Vessel and/or vessels (as per Institute Classification Clause) and/or air freight and/ or Road conveyance.

Household goods and personal effects

Depending upon the packing one of the following covers will apply.

Full Conditions- All risks (Professionally Packed Cargo only)

Comprehensive protection is provided for loss or damage, fire and theft for the insured effects

- Whilst being packed (including 60 days storage at packer's premises)
- The sea, air and/or land voyage
- Up to 60 days after arrival or until prior delivery and unpacking at destination

Cover as per:

- Institute Cargo Clauses (A)*
- Institute Cargo Clauses (Air Cargo)*
- Land Transit Clauses (All Risks)*

Restricted Conditions - Owner Packed effects

Cover is provided for loss or damage to the insured effects due to a major casualty to the carrying air, sea or land conveyance, total loss during loading and unloading plus fire, explosion, lightning, natural catastrophes and sea or river water perils.

Cover as per:

- Institute Cargo Clauses (B)* extended to include the risk of non-delivery of an entire container and contents.
- Land Transit Clause (Fire/Collision/Overturning) only*.

Sanction Limitation and Exclusion Clause – If, by virtue of any law or regulation which is applicable to an Insurer, its parent company or its ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an applicable embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defense to the Insured or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction.

Optional Extensions applicable for all risks cover -

For personal effects

Any one or combination of the following clauses can be included to your 'full conditions' cover, subject to an additional premium.

1. Mechanical, electrical or electronic derangement extension

We will cover your personal effects for loss or damage caused by electrical, electronic or mechanical derangement provided the item is less than 6 years old and is packed as per manufacturers requirements.

2. Climatic or atmospheric conditions or extremes of temperature extension

We will cover up to a maximum of 75% of the sum insured attributable to mould and mildew.

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3. Pairs and sets extension

In the event of loss or damage recoverable to any item or items forming part of a pair or set, the indemnity afforded by this policy shall be limited to pay the value of any particular part which may be lost or damaged or the proportionate value of such part, without reference to any special value such article may have as part of such pair or set.

Storage Extensions

Some customers may require longer storage periods at origin and destination. These can be arranged subject to additional premium and terms and conditions to be agreed.

Warranties - Personal Effects

1. Carrying conveyance is clean / fit for the insured voyage and cargo is properly lashed / stored / secured for the intended transit.
2. Shipped in containers.
3. Warranted goods are professionally packed and supported by a complete itemized valuation of goods.
4. Warranted all items being shipped are declared for insurance at current market value at destination.
5. All items over USD. 1,000/- subject to proof of value in the event of a claim.
6. Fragile items not to exceed 30% of sum insured or held covered at a marine premium rate to be agreed.
7. Single article limited to AED 15,000/- unless otherwise agreed by Underwriters.

Private motor vehicles

Motor vehicles can be insured under similar covers as above, i.e. full or restricted conditions with insurance commencing once the car is delivered to the for warders premises for up to a week prior to transit thence up to arrival of the vehicle at destination not exceeding 30 days at port/airport or until collected by the insured whichever is earlier.

Full Conditions - Motor Vehicles

- Institute Cargo Clauses (A)*
- Institute Cargo Clauses (Air Cargo)*
- Land Transit Clause (All Risks)*

Restricted conditions - Motor Vehicles

- Institute Cargo Clauses (B)* extended to include the risk of non-delivery of an entire container and contents.
- Land Transit Clause (Fire/Collision/Overturning) only*

Warranties - Motor Vehicles

1. Warranted carrying conveyance is clean / fit for the insured voyage and cargo is properly lashed / stored / secured for the intended transit.
2. Warranted shipped in containers.
3. Warranted vehicles are not older than 10 years old.
4. Warranted vehicles are surveyed by an AIG approved surveyor if full cover is to be provided.
5. Warranted all items being shipped are declared for insurance at current market value at destination.



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Main Exclusions

Personal Effects and Motor Vehicles

1. Rust, oxidization, and discoloration unless caused by direct contact with sea water.
2. Electrical, mechanical, and electronic derangement.
3. Loss or damage due to moth, vermin, wear, tear, and gradual deterioration.
4. Theft/wet perils from open &/or unattended trucks.
5. The first AED 500/- or equivalent each and every claim.

Personal Effects only

1. Loss or damage to furs, cash, bank notes, stamps, deeds, tickets, travelers' cheques, jewelry, watches and similar valuable articles, foodstuffs, alcoholic beverages, coins, pharmaceuticals, mobile phones, laptops, and tablets
2. Loss or damage due to climatic/atmospheric conditions or extremes of temperatures (see special extensions to amend this exclusion)

Motor Vehicles Only

1. Vehicles exceeding 10 years of age
2. Third party liability, both bodily injury and property damage.
3. Loss or damage whilst on own power except during loading and unloading.

Other Conditions

Personal Effects and Motor Vehicles

1. Valuation clause: If the sum insured in
** Clause wordings available on request.*
respect of any article or articles is less than the market value at destination, in the event of a claim, the amount recoverable inclusive of reconditioning or replacement charges shall only be such proportion as the sum insured bears to the market value at destination.
2. Replacement clause: In the event of loss or damage to any part(s) of an insured item the basis of a claim settlement will be the appropriate cost of repairs or replacement of such part that the insured value bears to the current market value of the items involved plus charges for refitting.

Personal Effects only

1. Pairs and sets clause: If any claim arises for loss or damage due to a peril covered by the policy to an article constituting an insured pair or set, no regard shall be had to any special value and amount recoverable will be calculated as though the article had been separately insured at prorata of insured value of the pair or set. (see special extensions to amend this exclusion)
2. Antiques clause: In the event of damage to antique items insured hereunder, liability is restricted to the reasonable cost of repairs and no claim is recoverable in respect of depreciation. In no case shall liability hereunder for such repairs exceed the sum insured in respect of the damaged article.

