

# PROPOSAL FORM FOR COMMERCIAL OFFICE MOVING

(Use additional forms for more than one origin or destination)

Date: \_\_\_\_\_

Name of Proposer: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Email: \_\_\_\_\_

Position: \_\_\_\_\_ Contact number: \_\_\_\_\_

**ORIGIN ADDRESS:** \_\_\_\_\_

**DESTINATION ADDRESS:** \_\_\_\_\_

(Coverage for movements between storage locations must be agreed in writing prior to attachment of insurance and additional premium paid.)

- Direct Move point-to-point without storage - Date of transit: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_ (MM/DD/YY) / No. of days to complete: \_\_\_\_\_
- Move via store  
(date of packing \_\_\_\_\_ & period of storage \_\_\_\_\_ months) Storage location: \_\_\_\_\_

EXCESS/DEDUCTIBLE (Per Claim): US\$150 or NIL (pls. indicate) \_\_\_\_\_

**Valuation: Please detail the total value of everything that is to be moved:** \_\_\_\_\_.  
(Kindly attach a list or fill in the schedule provided at the bottom.)

### ADVICE ON HOW TO PROCEED WITH THIS DECLARATION

- (i) Please include every item that you intend to move under the appropriate category. Use additional sheets of paper if necessary or attach your own spread sheet.
- (ii) Please ensure that any item valued individually at more than **US\$1,500 (or equivalent)** is listed separately. You are responsible for demonstrating the value of all items.
- (iii) For coverage terms and conditions, please see reverse.

**PLEASE INDICATE CURRENCY :**

QTY	DETAILS	VALUE
I	DESKS	
II	CHAIRS	
III	CABINETS	
IV	SHELVES	
V	CARPETS	
<b>TOTAL COLUMN (1)</b>		

QTY	DETAILS	VALUE
VI	PRINTERS	
VII	COMPUTERS	
VIII	COMPUTER MISC	
IX	TELEPHONE SYSTEM	
X	OTHER OFFICE APPLIANCES	
<b>TOTAL COLUMN (2)</b>		

QTY	DETAILS	VALUE
XI	STATIONERY	
XII	PANTRY	
XIII	MISC	
XIV	HIGH VALUE ITEMS	
<b>TOTAL COLUMN (3)</b>		

I/WE declare that the interests specified on this proposal form (page 1) constitute the entire contents of my/our shipment of household goods and personal effects. I/We further declare that I/we have read the terms & conditions & exclusions etc herein and overleaf and understand that these shall form the basis of the contract with the insurers.

Signature: \_\_\_\_\_

Date : \_\_\_\_\_

## INSURING CLAUSE, EXCLUSIONS & TERMS & CONDITIONS:

### INSURING CLAUSE

The insurance applied for herein with respect to the office contents specified in the declaration during the period of insurance stated in the schedule covers the risks of loss or damage as per the following Terms & Conditions and Exclusions to the property included in the proposal.

### EXCLUSIONS

The Insurance applied for herein covers the risk of physical loss or damage to the covered property from whatsoever cause arising during period of insurance except as excluded below:

- (a) Scratching, marring, chipping, denting, or staining to office furniture and equipment of every description, including carpets, fabric, and other fragile articles unless directly caused by fire, overturning/collision of transporting conveyance, or demonstrable rough handling by the freight forwarder or packer.
- (b) Loss or damage caused by delay, wear & tear, electrical, electronic, or mechanical derangement, climate conditions (including temperature change), vermin, moths, or other inherent vice.
- (c) Loss of coins, cash, bank notes, cheques, money orders, postal orders, national savings certificates, bearer bonds, travel tickets, collections, passports, securities, manuscripts or documents of any description, jewelry, watches, unset precious and semi-precious stones and bullion of whatever nature mobile phones, tablets, eye glasses, writing instruments.
- (d) Non-delivery of items not declared as "High Value" or items for "Special Handling".
- (e) Any loss or damage occasioned to or by perishable goods, acids, paints, aerosols, medicines, munitions, flammables, explosives or liquids of all descriptions included in the consignment.
- (f) Loss as a result of depreciation in market or appraised value of any insured interest if repair or replacement can be effected within the Company's liability as governed by the "Repair or Replacement" Clause. (See Condition #3)
- (g) Loss of shipments across bodies of water except by bridge or regularly scheduled ferry.
- (h) Motorized vehicle(s) of every description.
- (i) Any loss arising from an official act of government, or government officials acting within their official capacity, and specifically, from any seizure of the insured interests, dangerous drugs to which the various International, Federal, State, or local dangerous drugs or narcotics laws apply, or any loss arising after seizure of the insured consignment on suspicion of containing illegal or unlawful goods.
- (j) NUCLEAR EXCLUSION CLAUSE: loss resulting from nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured hereunder.
- (k) WAR & TERRORISM EXCLUSION CLAUSE: Loss or damage, caused directly or indirectly by reasons of, or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, martial law, strikes, riots, civil commotion or the act of any lawfully constituted Authority or any act of terrorism direct or indirect, and in any claim, and in any action, suit or other proceeding to enforce a claim, for loss or damage under this Policy the burden of proving that the loss or damage does not fall within this clause shall be upon the insured.

**TERMS & CONDITIONS OF “COMPANY’S” STANDARD INLAND TRANSIT/STORAGE INSURANCE  
OF COMMERCIAL OFFICE MOVEMENTS**

- Condition 1. 100% Co-Insurance Clause:** The Insured shall maintain insurance on the entire shipment to the extent of the replacement value and failing to do so, the Insured shall, to the extent of any deficit, bear their respective proportion of any loss. Furthermore, in every event of loss or damage, this insurance shall not pay more than the amount respectively declared on the proposal or scheduled elsewhere in respect of each item insured.
- Condition 2. Pairs & Sets Clause:** Where any interest consists of articles in a pair or set, in the event of a claim, the Company shall not be liable to pay more than the value of the proportionate part of the insured value of the pair or set.
- Condition 3. Repair or Replacement Clauses:** The Company shall be entitled at its sole option to repair or replace with like kind and quantity any article lost or damaged (whether wholly or in part) or to pay cash therefore, not exceeding in any event the insured value. Furthermore, the Company shall not be liable for any depreciation, loss of market, or consequential loss of any kind.
- Condition 4. Salvage Clause:** Where replacement or total loss payment of an article is made, the Company at its sole option, shall have the right to salvage of the article. Furthermore, no article may be abandoned to the Company.
- Condition 5. Non-delivery:** The risks of non-delivery of any interest for whatever reason is only covered with respect to those items declared as “High Value” items or items for “Special Handling”.
- Condition 6. Time Limitation/Claims Notification:**
- A. Basic transit time:** Coverage defined herein shall attach from such time as the Packing Company shall begin packing at origin residence and be continuous during the normal course of transit until delivery to the destination residence or as otherwise stated herein.
  - B. Storage Extension Coverage:**
    - (1) In the event storage for all or part of a consignment is required, the shipper shall propose coverage to the Company, including all relevant information to effect such coverage. The Company shall duly consider same and upon acceptance of the relevant risk(s) of storage issue a certificate of insurance therefore or an endorsement to an existing local transit insurance policy.
    - (2) Furthermore, at such time as the Insured shall utilize the origin or destination warehouse or place of storage as a point of distribution, all cover shall cease. (i.e. “split” deliveries or multiple deliveries are not permitted and will void coverage hereunder unless pre-arranged by origin packer.)
  - C. Claims Notification:** It is a requirement of this insurance that the Insured shall within **7 days** of the date of delivery or such other prior event which may give rise to a claim hereunder, give written notice to the Company or the Company’s authorized agent or surveyor, that a loss/damage or such other prior event has or is likely to have occurred. Such notice shall include a list of the lost/damaged items. The insured shall follow the instructions on the claim form and all documentary evidence as stipulated therein, and on the claim form itself, must be forwarded to the Company within 30 days from the date of delivery or such other prior event which may give rise to a claim hereunder. **THE INSURED IS BOUND TO ACT AT ALL TIMES AS IF HE WERE NOT INSURED TO PROTECT THE RIGHTS AND INTERESTS OF THE COMPANY.** The extent to which the insured shall fail to follow the instructions on the claim form shall be conditions precedent to the Company’s obligation to pay any claim hereunder.
- Condition 7. Other Insurance:** This insurance does not cover to the extent of any other insurance, whether prior to or subsequent to in date and by whomsoever effected directly or indirectly covering the same property, and the Company shall be liable for loss or damage only for the excess value beyond the amount due from such other insurance.
- Condition 8. Subrogation Clause:** The Company shall be subrogated to the extent of their payment for losses insured hereunder to all the Insured’s rights to recovery against any person or organization. All provisions of this clause notwithstanding, it is hereby warranted that the insured shall take all necessary actions to protect the Company’s rights of subrogation against possibly culpable third parties.
- Condition 9. High Value Items:** It is the intention of this insurance to insure all articles shipped in a normal household goods shipment. High value articles are defined as, any item or set of items valued, in excess of US\$1,500 and are insured provided they are specifically declared at the time of shipment and proper documentation of value is provided. The Company reserves the right to require proof of value for any item, and such proof shall be provided at the insured’s expense.
- Condition 10. Deductible Clause:** The Company pays only the Excess of US\$150 of any loss or damage for each and every claim.
- Condition 11. Fraud:** In the event any claim or part thereof is found to be fraudulent, the entire claim shall be void and not recoverable hereunder.
- Condition 12. Apportionment Value Clause:** Where a lump sum has been declared for an insured interest, for the purpose of loss assessing, the Company reserves the right to apportion the value equally over each item of the insured quantity of the interest so declared.
- Condition 13. Jurisdiction Clause:** The indemnity provided hereby shall only apply in respect of judgments which are in the first instance, obtained from the High Court of Hong Kong. The Company does not recognize any other court or jurisdiction.