

NO DEDUCTIBLE. HOUSEHOLD GOODS/PERSONAL EFFECTS AND VEHICLE COVERAGE FOR LOSS AND/OR DAMAGE ONLY WHEN LOSS/DAMAGE IS A DIRECT RESULT OF:

- 1 **GOODS BY AIR:** Loss and/or damage caused by fire, lightning, cyclones or tornados, or aircraft crash.
- 2 **GOOD BY SEA:** Loss and/or damage caused by stranding, sinking, burning or collision of the vessel, faults or errors in the management of the vessel, bursting of boilers, latent defect in hull or machinery, jettison of the cargo, barratry or explosion.
- 3 **GOODS BY LAND:** Loss and/or damage caused by collision, upset or overturn of the transporting conveyance, derailment, fire, lightning, sling loss, flood (rising of navigable waters), collapse or subsidence of docks, earthquakes, cyclones/hurricanes or sprinkler leakage.
- 4 **VEHICLES:** Vehicles moving under the certificate are limited to private passenger automobiles, including pick-up trucks and vans up to one-ton capacity. Excludes: commercial, step vans, tractors, emergency, custom, modified or high performance, antique or classic, home built or kit cars, motor homes or campers, vehicle driven under its own power.

EVIDENCE CLAUSE: Receipt by insured (or insured's agent) of the shipment without written notations of specific loss and/or damage on carrier's delivery documents at time of receipt shall be evidence that the shipment has been delivered complete and in proper and like condition as when tendered for shipment at origin. All loss/damage must be witnessed at time of delivery by delivering carrier's representative, and this representative's signature must appear on delivery document verifying the existence of any such loss or damage. FAILURE TO COMPLY PRECLUDES RECOVERY.

CLAIM REPORTING: Claim must be submitted to EIS within 45 days of shipment's arrival at destination. Contact EIS for a claim form.

PAYMENT OF PREMIUM: Where the named insured has not paid premium directly to EIS, any party receiving premium for the named insured is construed as the insured's agent for payment of said premium. Failure of EIS to receive such premium will void any insurance coverage. Claims will not be honored unless premium has been paid to EIS.

DUTY/BURDEN OF INSURED: The burden of proof of loss/damage as a direct result of one of the named perils is the responsibility of the insured.

AMOUNT OF INSURANCE OR LIMIT OF LIABILITY:

- 1 The Company shall not be liable for more than the amount of insurance shown on the face of the certificate; no betterment allowed.
- 2 The Insurance Company may require proof of value and proof of shipment of any item claimed.
- 3 Payment of claims will be in U.S. Dollars.

MISREPRESENTATION AND FRAUD: This certificate shall be void if whether before or after a loss the insured has concealed or misrepresented any material fact or circumstance concerning this insurance.

SUBROGATION CLAUSE: The Company shall be subrogated to the extent of their payment for losses hereunder to all insured's rights to recover against any person or organization.

OTHER INSURANCE: This insurance does not cover to the extent of any other insurance 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.

SUIT AGAINST COMPANY: No suit, action or proceeding against this Company for recovery of any claim shall be sustainable unless commenced within one year from the date of the happening out of which the claim arises, provided that if such limitation is invalid by the laws of the state in which this policy is issued, then such suit, action or proceeding shall be barred unless commenced within the shortest limit of time permitted by the laws of such state.

ABANDONMENT: There cannot be any abandonment of any insured property to the insurance underwriters or anyone else.

ASSIGNMENT OF INSURANCE COVERAGE: This insurance shall be void if assigned or transferred without written consent of this Insurance Company.

INDEMNITY: Starr Indemnity & Liability Co.