

# North American Protection Plans

## Maximum Value Protection (MVP)

When the full replacement protection of MVP is desired, you should select the level of protection that covers the total value of your belongings. At a minimum, the value you declare must be equal to \$5.00 per pound times the total weight of your shipment. You may use a higher valuation rate per pound. If your total valuation falls between protection levels listed on the MVP chart, your full replacement protection and cost will be based on the next highest level.

## Basic Liability

There is no charge for Basic Liability Protection. However, it provides repair or replacement up to a maximum of \$.60 per pound per article.

## Is The Minimum Level Enough?

The level of protection you actually need for your household belongings may be greater than minimum levels based on your total shipment weight. Consult your homeowner's or renter's insurance policy for recommended coverage levels or use the inventory worksheet on the back side. When determining the protection level for your household inventory, be sure to consider any high value items such as artwork, electronic equipment, crystal and porcelain collectibles. If you desire full replacement coverage, you must request Maximum Value Protection in writing on the Bill of Lading in the valuation section.

## MVP Full Replacement Chart

Protection Level	No Deductible	\$250 Deductible	\$500 Deductible
\$5,000	\$100	\$70	\$63
\$10,000	\$153	\$107	\$96
\$15,000	\$185	\$129	\$116
\$20,000	\$216	\$151	\$136
\$25,000	\$258	\$181	\$163
\$30,000	\$306	\$214	\$193
\$35,000	\$356	\$274	\$230
\$40,000	\$405	\$311	\$261
\$50,000	\$457	\$351	\$295
\$60,000	\$526	\$404	\$339
\$75,000	\$607	\$467	\$392
\$100,000	\$750	\$577	\$484
\$125,000	\$894	\$720	\$626
\$150,000	\$1,025	\$881	\$784
\$175,000	\$1,177	\$1,012	\$901
\$200,000	\$1,340	\$1,152	\$1,025
\$225,000	\$1,491	\$1,282	\$1,141
\$250,000	\$1,628	\$1,400	\$1,246
\$250,001+	*	*	*

Rates effective 6-1-05

\* For protection levels that exceed \$250,000, your cost is based on the applicable cost for \$250,000 of valuation plus \$.65 per \$100 of additional valuation.

## Comparison of Protection Levels

Example using 10,000 lb. shipment

Calculated using actual shipment weight of your home

### MVP Full Replacement

10,000lbs  
x \$5.00/lb.

\$50,000 minimum

Cost per chart **\$457**

x \$5.00/lb.

Cost per chart \_\_\_\_\_

### Basic Liability

10,000lbs  
x \$.60/lb.

\$6,000 liability

Cost **No Charge**

x .60/lb./article

Cost **No Charge**



**MVP** Full Replacement (\$1600 value)

**Basic** \$90 (150 lbs.)

### Summary of Terms and Conditions

Maximum Value Protection: MVP covers the cost to repair or replace, whichever is less, any household item that is damaged, lost or destroyed during your move, up to the dollar amount that you declare as the replacement value of your possessions. Replacement is at today's full replacement cost - not a depreciated value. Complete replacement of multiple-item sets of china, gold and silver flatware, and crystal glassware are excluded. MVP pairs and sets protection may not apply to some corporate relocation contracts with North American. Consult your company's

relocation program. North American charges for MVP are based on the protection level and deductible option you select in writing. You must declare a minimum value no less than \$5.00 per pound times the total shipment weight. The MVP protection plan is available only on shipments within the US (except Hawaii), and shipments to or from Canada. Additional charges apply if storage-in-transit is required. Valuation costs are doubled for shipments to or from Alaska.

# Household Inventory Valuation

Article	Est Value
<b>Living Room</b>	
Sofa/Loveseat/	_____
Chairs	_____
Coffee/End Tables	_____
Other Furniture	_____
Pictures	_____
Knick-knacks	_____
Rugs/Carpets	_____
Lamps	_____
Drapes	_____
_____	_____
_____	_____
Total	_____

<b>Dining Room</b>	
Furniture	_____
Rugs/Carpets	_____
Drapes	_____
Other	_____
_____	_____
_____	_____
Total	_____

<b>Kitchen</b>	
Furniture	_____
Small Appliances	_____
Major Appliances	_____
Washer/Dryer	_____
Dishes	_____
Pots & Pans	_____
Utensils	_____
Other	_____
_____	_____
_____	_____
Total	_____

<b>China/Silver/Glassware</b>	
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Total	_____

Article	Est Value
<b>Bedrooms</b>	
Master	_____
#1	_____
#2	_____
#3	_____
Pictures	_____
_____	_____
_____	_____
Total	_____

<b>Linens and Clothing</b>	
Men's	_____
Ladies	_____
Footwear	_____
Coats	_____
Linen	_____
Bedding	_____
Towels	_____
Other	_____
_____	_____
_____	_____
Total	_____

<b>Rec Room/Family Room/Den</b>	
Furniture	_____
Drapes	_____
Rugs/Carpets	_____
Other	_____
_____	_____
_____	_____
Total	_____

<b>Basement/Attic</b>	
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Total	_____

Article	Est Value
<b>Electronics</b>	
TVs	_____
Stereos	_____
Speakers	_____
Clock Radios	_____
Cameras	_____
Video Camera	_____
Video Cassettes/	_____
DVDs	_____
Tapes/CDs/	_____
Records	_____
Computer Equip	_____
_____	_____
_____	_____
Total	_____

<b>High Value Items</b>	
_____	_____
_____	_____
_____	_____
Total	_____

<b>Miscellaneous</b>	
Clocks	_____
Knick-knacks	_____
Figurines	_____
Books	_____
Luggage	_____
Tools	_____
Holiday Décor	_____
Sewing Supplies	_____
Golf Clubs	_____
Bicycles	_____
Garden Equipment	_____
Patio Furniture	_____
Sporting Goods	_____
_____	_____
_____	_____
Total	_____

<b>Motorized Items</b>	
Vehicle #1	_____
Vehicle #2	_____
Trailers	_____
_____	_____
_____	_____
Total	_____

**GRAND TOTAL \*** \_\_\_\_\_

## Alternative methods for determining valuation:

The home insurance industry often recommends a protection amount for household contents equal to 50% or more of the value of your home. Factor in high value items such as art, antiques, crystal and collectibles.

### For Example:

Home Value: \$150,000  
 Protection %: x 50%  
 Protection Level: \$75,000

### Your Home:

Home Value: \_\_\_\_\_  
 Protection %: \_\_\_\_\_  
 Protection Level: \_\_\_\_\_\*

Independent insurance actuaries have determined an average household today represents a value of \$6-\$8 per pound.

### For Example:

Shipment Weight: 10,000 lbs.  
 Value/Pound: x \$8  
 Protection Level: \$80,000

### Your Home:

Shipment Weight: \_\_\_\_\_  
 Value/Pound: \_\_\_\_\_  
 Protection Level: \_\_\_\_\_\*

\* To determine your cost for MVP, refer to the chart on the reverse side.



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