

# Mercury Moving

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[www.mercurymoving.com](http://www.mercurymoving.com)

## Local Liability Coverage Options

Mercury wants to ensure that you make an informed decision regarding the coverage of your goods during your relocation. On the day of your move, before your move commences, you will need to select one of the valuation options on the Bill of Lading and complete the Declaration of Items of Extraordinary Value. Please take the time to review your options so that you can make a decision that will provide you with peace of mind on moving day.

### Option A: Declared Value

As a licensed common carrier, Mercury is required to accept a minimal amount of liability for your goods while they are in our custody. There is no charge for this option however our maximum legal liability for loss or damage is an amount equal to \$0.60 per pound per article. For example, if a chair weighs ten pounds and it is damaged or lost during the move, the shipper is entitled to a maximum of \$6.00 of compensation.

### Option B: Transit Damage Protection (TDP)

This option provides the customer with coverage for loss or damage up to \$500.00 with no deductible. Mercury's liability beyond the first \$500.00 of loss or damage is limited to \$0.60 per pound per article and the cost of this coverage is \$75.00.

### Option C: Actual Cash Value (ACV)

This option requires you to declare the value of the entire shipment. If Mercury is responsible for any loss or damage during your move then the value of the property lost or damaged will be the least of the following amounts:

- ✦ The actual cash value of that property immediately before the loss
- ✦ The cost of reasonably restoring that property to its condition immediately before the loss
- ✦ The cost of replacing that property with substantially identical property.

You must provide an accurate value of the entire shipment or you will incur a co-insurance penalty (payment in the event of damage would be limited to the ratio of declared value of the shipment to the actual value of the shipment). Please note that depreciation is applied to the value of goods under the ACV option.

The cost for the Actual Cash Value option with the \$250.00 deductible is as follows:

Coverage	Charge	Coverage	Charge
\$15,000.00	\$150.00	\$65,000.00	\$550.00
\$25,000.00	\$250.00	\$75,000.00	\$625.00
\$35,000.00	\$325.00	\$100,000.00	\$775.00
\$45,000.00	\$400.00	\$125,000.00	\$925.00
\$55,000.00	\$475.00	Above \$125K = \$7.00 / \$1000	

Your selection of coverage (Option A, B or C) dictates the actual coverage on your entire shipment, including items of extraordinary value. In the event that you do not select an option, Mercury's maximum legal liability is an amount equal to \$0.60 per pound per article for any loss or damage (as described in Option A).

It is important to understand that these valuation options do not represent insurance. Valuation does not cover Acts of God (for example high winds, earthquakes, tornadoes or hurricanes), riots or strikes, etc. Once you declare a value for your shipment, Mercury is then liable for your goods, at that value, while the goods are in our possession. Coverage for loss or damage applies only in the event the mover's actions or inactions breach a legal duty of care (also known as negligence).

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## Declaration of Items of Extraordinary Value

We want to make sure your prized possessions receive the best care during your relocation, therefore, regardless of what valuation option you select, we ask that you detail any and all items of extraordinary value that will be part of your relocation. Items of extraordinary value are defined as any box with a total value in excess of \$1,000.00, any matching set of items with a value in excess of \$1,000.00 or any single item with a value in excess of \$2,500.00. Common examples of high valued items include artwork, paintings, jewelry, fine china, antiques, oriental rugs or tapestries, rare collectible items, computer software programs, manuscripts, or other rare documents.

Declaring items of extraordinary value on the form alone does not provide coverage for your goods. Failure to disclose items of extraordinary value will result in limited liability. Failure to have Mercury pack your items of extraordinary value at origin and unpack them at the destination will also result in limited liability.

## Items Excluded from Liability

Absent negligence, Mercury is not liable for damage to the following items:

- ✦ Items of extraordinary value not listed on the high value inventory form
- ✦ Any of the following items not packed, crated or boxed by Mercury: lamps, lamp shades, artwork, pictures, mirrors, any marble or glass items, gold leaf or plaster frames and chandeliers
- ✦ Items found broken in boxes that have not been packed by Mercury
- ✦ Mechanical condition of electronic equipment including but not limited to audio/visual equipment, computers, printers; major appliances not properly serviced by a professional
- ✦ Missing hardware for items not disassembled by Mercury
- ✦ Pressboard or particleboard furniture
- ✦ Previously damaged or repaired items
- ✦ Previously damaged or loose veneer
- ✦ Furniture where original glue has dried out
- ✦ Any small, loose items which are not boxed and sealed
- ✦ If one item of a set is damaged, only that one item is covered, not the entire set
- ✦ Plants (live, dried or artificial)
- ✦ Condition of wall if movers are asked to unscrew/attach furniture from/to walls
- ✦ Any damage resulting from Mercury employee(s) slipping on a driveway or pathway where shipper is obviously negligent in properly salting and shoveling or likewise clearing a safe path

## Placing A Claim

If there is an unfortunate case of loss or damage during your move we ask that you notify us as soon as you are aware of the issue. However, all claims must be filed with Mercury within 15 days after the completion of your move. Once you contact us we will provide you with a claim form and you will be required to provide supporting documentation such as photographs of the damaged item, description of the damage and receipts. If no receipts are available, please note that it is your responsibility to provide proof of value. In all instances, Mercury reserves the right to make a final determination regarding value. You must retain all items until final resolution of the claim. Your coverage does not cover any fees associated with estimates or repairs without advance written authorization from Mercury. And finally, no claim can be addressed until all services are paid in full.