

ATLAS INSURANCES LTD

CUMULATIVE FORM – APPLICATION and INVENTORY
for insurance coverage For Household Goods & Personal Effects only

Name of Assured: _____

Current Address: _____

Residing at the Address Above Until: _____

Name of Mover: _____

Final Destination of Shipment: _____

Mode of Shipment: Sea Air

Name of Ship/Plane (if known): _____

Estimated Date of Shipment: _____ Pick-up Date: _____

Shipment Packed in: Individual Container Lifts/Combined Container

Cover Type: "All Risks" subject to "Section-1" "Limited Cover" subject to Section-2"
of the "Scope of Cover" of the "Conditions and Warranties" attached.

Deductible: Policy will be subject to a deductible as shall be mentioned in the "Confirmation of Insurance" to be issued.

Note: Coverage requires full reporting of the entire shipment. Actual cash value is defined as replacement cost less depreciation. Shipment insured for less than actual cash value will be subject to the 100% Co-Insured Clause as noted on the "Confirmation of Insurance". Items grouped together in value will be assumed to be of equal value. Please attach additional pages if necessary.

<p>Calculation of Inventory List:</p> <p>TOTAL PAGE 2 (LINE 115) \$ _____</p> <p>TOTAL PAGE 3 (LINE 228) \$ _____</p> <p>TOTAL PAGE 4 (LINE 336) \$ _____</p> <hr/> <p>TOTAL HOUSEHOLD GOODS \$ _____</p> <p>SHIPPING CHARGES \$ _____</p> <p>_____</p> <p>GRAND TOTAL \$ _____</p>	<p style="text-align: center;">Automobile:</p> <p style="text-align: center;">_____ _____</p> <p style="text-align: center;">YR / MAKE SERIAL NO.</p> <p style="text-align: center;">\$ _____</p> <p style="text-align: center;">VALUE AT DESTINATION</p> <p style="text-align: center;">Non-factory-installed auto accessories must be separately listed and valued in Misc. page #4</p>
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Cover is valid only if and after a "Confirmation of Insurance" has been issued and will be subject to the terms and conditions therein.

Said "Confirmation of Insurance" should be obtained by you from your forwarder prior to shipment.

I desire to effect insurance on my household goods and personal effects as arranged by **Atlas Insurances Ltd** in the amounts noted above. I agree that this application shall be taken as the basis for the proposed contract between myself, **Atlas Insurances Ltd** and their underwriters. I understand the Mover/Forwarder/Packer is acting as "Agent for the Insured" in securing this coverage. The Mover/Forwarder/Packer is not an **Atlas Insurances Ltd** agent and has no authority to change or modify any condition of coverage.

Signature: _____

Date: _____

ATLAS INSURANCES LTD

INVENTORY: Mr./Mrs. _____ (PAGE 2)

No.	Qty	Large Electrical Appliances	Price per Unit \$	Total \$
1		Refrigerator		
2		Deep freezer		
3		Dishwasher		
4		Washing machine		
5		Clothes dryer		
6		Air conditioner		
7		Stove range		
8		Microwave oven		
9		TV (color)		
10		TV (B&W)		
11		Plasma screen		
12				
13				
14				
15		Paint sprayer		
16				
17		Saw (Electric)		
18		Sewing machine		
19		Shaver		
20		Slide projector		
21				
22		Telephone		
23		Toaster		
24		Toaster oven		
25				
26		Typewriter		
27				
28		TV game		
29		Vacuum cleaner		
30		Yogurt maker		
31				
32				
33		Answering machine		
34		Fax machine		
35				
36				
37				
38				
39				
40				
41				
Small Electrical Appliances				
42		Alarm clock		
43		Clock radio		
44		Digital clock		
45		Wall clock		
46		Barbeque grill		
47		Broiler		
48		Blender		
49				
50		Calculator		
51		Can opener		
52		Coffee maker		
53		Coffee grinder		
54		Corn popper		
55				
56		Drill		
57	Total this column (1-56)		\$	

No.	Qty	Small Electrical Appliances	Price per Unit \$	Total \$
58		Egg cooker		
59		Electric blanket		
60		Electric kettle		
61		Electric knife		
62		Fan/Ventilator		
63				
64		Fondue		
65				
66		Food processor		
67				
68		Garbage disposal		
69				
70		Hand mixer		
71		Hair dryer		
72		Heater		
73		Hot dogger		
74				
75		Humidifier		
76				
77		Ice-cream maker		
78		Iron		
79				
80		Juice extractor		
81		Meat grinder		
82		Mixer		
83		Monitor		
84		Movie projector		
85				
86				
Stereo System				
87				
88		Receiver		
89				
90		Turntable		
91				
92		Speakers		
93				
94		Cassette recorder		
95				
96		Tape recorder		
97				
98		Stereo amplifier		
99				
100		Tuner		
101				
102		Headphones		
103				
104		Radio		
105				
106				
107		Compact disc		
108				
109		VCR		
110		DVD		
111				
112				
113				
114	Total this column (58-113)		\$	
115	Total this page (57 + 114)		\$	

Goods must be insured for their full value at Destination.

ATLAS INSURANCES LTD

INVENTORY: Mr./Mrs. _____ (PAGE 3)

No.	Qty	Furniture	Price per Unit \$	Total \$
116		Armchair		
117		Bar		
118		Bedroom		
119		Beds & mattresses		
120		Bookcase		
121		Chairs		
122		Coffee table		
123		Corner table		
124		Couch (sofa)		
125		Desks		
126		Dinette/Kitchen set		
127		Dining table		
128		Dining room set		
129		Dresser		
130		Dressing table		
131		Fixture		
132		Garden furniture		
133		Lamps		
134		Love seat		
135		Make-up mirror		
136		Mirrors		
137		Night table		
138		Recliner		
139		Rocking chair		
140		Rugs & carpets(*)		
141		Shelves		
142		Tables		
143		Tea wagon		
144		Toilet table		
145		TV table		
Children's Items				
146		Bathtub		
147				
148		Car safety seat		
149		Carriage		
150		Crib		
151				
152		Dressing table		
153				
154				
155		Games		
156				
157				
158				
159		High chair		
160				
161				
162		Mattress		
163		Nursery Scale		
164				
165		Stroller		
166				
167				
168				
169		Walker		
170				
171				
172	Total this column (116-171)		\$	

No.	Qty	Children's Items	Price per Unit \$	Total \$
173				
174				
Musical Instruments				
175		Accordion		
176		Drums		
177		Flute		
178		Guitar		
179		Organ(**)		
180		Piano(**)		
181		Saxophone		
182		Violin		
183		Xylophone		
184				
185				
Sports & Camping Equipment				
186		Air gun		
187		Bicycles		
188		Boat		
189		Boat engine		
190		Cooler		
191		Diving equipment		
192		Fishing equipment		
193				
194		Gas lamp		
195		Gas stove		
196		Sleeping bags		
197		Ski equipment		
198				
199		Tent		
200		Tennis equipment		
201		Telescope		
202		Thermos		
203		Water ski equipment		
Various Household Items				
204				
205		Bath acc.		
206				
207		Bath mats		
208				
209		Blankets		
210				
211		Blanket cover		
212				
213		Bedspreads		
214				
215		Curtains		
216				
217		Comforters		
218				
219		Sheets		
220				
221				
222				
223		Pillows		
224				
225		Towels		
226				
227	Total this column (173-226)		\$	

228	Total this page (172 + 227)		\$	
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Goods must be insured for their full value at Destination.

(*) Include a detailed assessor's valuation for Persian, Chinese etc. carpets, insured value of which is over \$1,000.
 (**) Subject to a detailed assessor's value. Pianos & Organs must be crated separately.

ATLAS INSURANCES LTD

INVENTORY: Mr./Mrs. _____ (PAGE 4)

No.	Qty	Various Household Items	Price per Unit \$	Total \$
229				
230				
231		Tablecloth		
232				
233				
234				
235				
Dining & Kitchenware				
236		Chinaware		
237				
238				
239		Corningware		
240				
241				
242		Crystalware		
243				
244				
245		Dinner sets		
246				
247				
248		Flatware (silver)		
249				
250		Flatware (steel)		
251				
252		Glassware		
253				
254				
255		Pots & pans		
256				
257				
258		Pyrexware		
259				
260		Stainless tableware		
261				
262		Utensils		
263				
264				
265				
Clothing				
266		Children's clothing		
267				
268				
269				
270				
271		Coats		
272				
273				
274		Fur coat(*)		
275				
276				
277				
278				
279		Leather coats		
280				
281				
282	Total this column (229-281)		\$	

No.	Qty	Clothing	Price per Unit \$	Total \$
283		Men's clothing		
284				
285				
286		Suits		
287				
288				
289		Shoes		
290				
291				
292		Handbags		
293				
294				
Arts & Crafts(**) Books & Records(**)				
295		Books(***)		
296				
297				
298				
299		Ornaments-crafts(**)		
300				
301				
302				
303		Paintings(**)		
304				
305				
306				
307		Posters		
308				
309				
310		Records(***)		
311		Cassettes(***)		
312		Video tapes(***)		
313				
314		Sculptures(*)		
315				
316				
317				
318				
Misc.				
319		Personal computer		
320		Computer screen		
321		Scanner		
322		Printer		
323				
324				
325				
326				
327				
328				
329				
330				
331				
332				
333				
334				
335	Total this column (283-334)		\$	

336	Total this page (282 + 335)		\$	
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Goods must be insured for their full value at Destination.

(*) Include a detailed assessor's valuation for fur coats insured value of which is over \$ 1,000.

(**) Include a detailed assessor's valuation for paintings & other art objects which are over \$ 1,000 each.

(***) Should be itemized, according to categories and boxes.

INTEREST INSURED

Household goods and personal effects, private cars and motorcycles in containers, as per inventory declaration submitted by the Assured, and forming the basis of insurance under this certificate.

WARRANTED :

1. The premium due hereon including any additional premium, has been paid in full and funds have been collected by ATLAS INSURANCES LTD (The Company).
2. Supplementary documents (cumulative form and inventory list) have been submitted with the application and approved by the Company.
3. Fine art objects, paintings, prints, antiques, sculptures, furs, rugs, carpets, runners and all other similar valuables valued at more than \$1,000 each (replacement value) will be accepted for insurance only if accompanied by a qualified expert's appraisal with the corresponding sum insured at conditions and premium to be agreed.
4. Method of Transit: per approved vessel and /or carrier. Date of dispatch to be declared as soon as practicable to the company or its representative with the following details: name of vessel, voyage number, date of sailing and/or date of arrival.

SCOPE OF COVER

Always subject to the due premium having been paid and funds collected by the company and subject to the terms and conditions of the policy.

Household goods and personal effects are covered against the risks of physical loss or damage to the property insured from external cause, as applicable per one of the following sections which is agreed upon and stated in the Confirmation of Insurance.

SECTION 1: All Risks of physical loss or damage to the subject matter insured as per London Institute Cargo Clauses (A) Cl.252 dated 1.1.82 . PROVIDED that the Assured gave clear instructions in writing to the company to provide such cover, and the insurers, agreed thereto, otherwise the coverage is limited to SECTION 2 only below.

SECTION 2: As per London Institute Cargo Clauses (C) Cl. 254 dated 1.1.82 covering the following perils only:

Loss of or damage to the subject-matter insured reasonably attributable to fire or explosion; vessel or craft being stranded, grounded, sunk or capsized; overturning or derailment of land conveyance; collision or contact of vessel craft or conveyance with any external object other than water; discharge of cargo at a port of distress. Loss of or damage to the subject-matter insured caused by General Average sacrifice; jettison.

FOR BOTH SECTIONS (1 AND 2 ABOVE)

Including War, Strikes, Riots and Civil Commotions as per London Institute War and Strikes Clauses and to Termination of transit clause (Terrorism) J.C.2001/056. Subject to London Classification Clause & Institute Radioactive Contamination Chemical, Biological, Bio-Chemical and Electromagnetic Weapon Exclusion Clause Cl.370 of 10.11.03 , Institute Cyber Attack Exclusion Clause Cl .380 of 10.11.03, Cargo ISM Endorsement JC98/019 of 1.5.98

Used motor-cars/motor-cycles are insured as per Institute Cargo Clauses (C) 1.1.82 only and not as elsewhere stated. Including the risk of theft and non - delivery of the entire car/motor-cycle but only after being delivered to port of shipment.

NO COVERAGE while vehicles, whether new or used, are driven by their own power. Excluding third party liability/risk of whatsoever nature in all cases.

CONDITIONS

1. Co-Insurance Clause: The Assured shall at all times maintain insurance on 100% value of his personal effects/household goods to the extent of the actual cash value i.e. replacement cost at destination at the time of loss or damage and failure to do so, the Assured, shall to the extent of such deficit, bear his or their proportionate share of any loss or damage including labor charges.
2. All consignments must be professionally packed and subject to customary and adequate packing for the respective item and entered on the mover's packing list.
3. It is a condition of this Insurance that in the event of total loss or damage, the maximum liability of the insurer shall be the replacement value of the item or of a comparable item in the condition at the time of loss or damage, not exceeding the insured value of said item. The Insurer shall be entitled at his sole option to replace with like kind and quality, or repair any article damaged (whether wholly or in part) or to pay cash, in any event not exceeding the insured value thereof. Always provided that in the event of replacement or cash payment for actual or constructive total loss or damage, the item is surrendered to and becomes the property of the Insurer if he so desires at his sole discretion.
4. Any electrical items, appliances or other valuable items not declared on the Customs Entry cannot be claimed, nor alleged to have been lost or damaged.
5. Pianos, organs and musical instruments must be professionally packed and individually crated.
6. Pairs and Sets Clause: Where any insured item consists of articles in a pair or set including all crockery, dishes, glassware or furniture sets, this Certificate shall not pay more than the proportionate value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set.
7. In case of missing item/s the Assured has to provide the insurer satisfactory documentary evidence for each such missing item.
8. Notwithstanding anything to the contrary herein it is hereby declared and agreed between the insurer and the Assured, that the insurer being precluded from examining the cumulative form and inventory list (hereinafter Cumulative Form) at the inception of the insurance, the inclusion of any item or items in the said Cumulative Form and of the value stated in respect of such item or items shall not bind the insurer, notwithstanding that a Confirmation of Insurance has been issued in respect of the total amount of such Cumulative Form. In the event of any item/s being outside the scope of this insurance, this Certificate shall not be deemed to cover such item/s and the insurer shall return to the Assured the proportionate part of the premium.
9. The actual value and the limit of the amount recoverable in respect of any item lost or damaged must be proved by the Assured to the insurer -the maximum amount recoverable being the sum insured or the replacement value at destination, whichever is the lower.
10. In case of claim for damage or shortage, the Assured has to prove that the loss occurred during the transit. Such losses are covered only if there will be signs on the external packing.
11. Maximum liability of insurers in respect of fragile goods is not to comprise more than 10% of the total value of the shipment.

DURATION OF TRANSIT CLAUSE

Subject to the Issuance Date mentioned in the policy, coverage attaches from the time the household goods and personal effects are being professionally packed and picked up at the residence or business location of the insured for the commencement of the transit and continues during the ordinary course of transit, including customary transshipment, if any, until the insured property is delivered to the first destination after discharge but not later than 60 days after discharge from the carrying Vessel/Airplane at final port of discharge.

The policy includes storage coverage for up to 60 days prior to the goods being loaded onto ship or plane but only if and while stored in the export forwarder's warehouse, Port or any bonded warehouse and against the following risks ONLY: Fire, Water

Damage and Burglary.

Notwithstanding anything to the contrary herein, all new purchases are covered only after warehoused by packer/shipper, and not in transit from the retailer.

EXCLUSIONS

Notwithstanding anything contained elsewhere here in to the contrary, this insurance does not cover:

1. Missing items, breakage, scratching, denting, chipping, staining and tearing of owner-packed articles /cartons / boxes.
2. Loss or damage caused by gradual deterioration, wear and tear, atmospheric or climatic conditions, inherent vice, electrical, electronic and mechanical derangement.
3. Depreciation arising from inadequate or substandard repairs or restoration of a damaged item.
4. Marring, scratching, chipping and denting of used article, electrical appliances and used furniture.
5. Loss of cash, coins, bills, banknotes, jewelry, gold and silver articles, commercial papers, cheques, money orders, travelers cheques, traveling tickets, stamps, valuable documents, film, eye-glasses and items which derive their value from their artistic and collectable nature.
6. Loss or damage caused by or due to termites, rodents, moths, vermin, rust, mold, seizure or confiscation by authorities, consequential loss or damage.
7. Commercial shipments and all goods or interest other than Personal & Household Effects.
8. Alcoholic and other beverages and food of any kind and/or damage caused thereby.
9. Loss or damage directly or indirectly caused by earthquake, volcanic eruptions and other cataclysms when on land.
10. Loss or damage due to mysterious disappearance and/or unexplained shortage.
11. Loss or damage by or during any inspection of the insured property by any authority unless the assured or his representative were present during the inspection from the time the container / package was opened until it was closed and sealed after such inspection.

AUTOMOBILE AND MOTORCYCLE

Notwithstanding anything to the contrary, coverage commences from the time the Automobile or Motorcycle is warehoused in the custody of the Freight Forwarder or Steamship Company and terminates upon discharge at port of destination, provided it is loaded on the vessel in strict compliance with all safety measures of carriage.

Notwithstanding anything to the contrary, the risk of theft and Non-Delivery attaches only upon delivery of the motor car or motor cycle to the port of shipment.

In no case the vehicle is insured against third party risks/liability nor whilst driven under its own power.

It is further agreed and understood that this certificate does not cover any damage, injury or liability to third party under any law/regulation requiring vehicles to be insured against third party risks or liability or otherwise.

IMPORTANT NOTICE TO ASSURED

The attention of the Assured and/or Cargo Receiver is drawn hereby to the condition of the insurance whereby they are required to act at all times with reasonable dispatch in all matters concerning the handling of the goods insured. They are specifically required:

1. To clear the goods from Customs without delay and even before arrival of the vessel, make all necessary arrangements for taking delivery of the goods immediately as soon as they are discharged.
2. To take all possible precautions with a view to avoiding any damage or loss and preventing the aggravation of damage or loss already sustained.
3. To keep damaged or broken items in their original packing and to present them to the surveyor on demand. No damages may be repaired without Insurer's authorization and any unauthorized repairs are entirely at the Assured's risk and expense.
4. To cooperate with the surveyor of the insurance company for immediate dealing with the damage and/or loss. Any delay in taking delivery of the goods for reasons which could be foreseen and within the control of the Insured or their representatives shall not be deemed a justified delay and may prejudice the claim for a sustained damage and/or loss.

LIABILITY OF CARRIERS, BAILEES OR OTHER THIRD PARTIES

The Assured or his agents must:

1. Claim immediately on the carriers and on the port authorities for any missing packages.
2. Apply immediately for survey in the docks by carriers' representative if any loss or damage be apparent and claim on the carriers for any actual loss or damage found at such survey.
3. In no circumstances, except under written protest, give clean receipts where goods are in doubtful condition.
4. Give notice in writing to the carrier's representative within three days of delivery if the loss or damage was not apparent at the time of taking delivery.

Note: The Assured or his agents are recommended to make themselves familiar with the regulations of the port authorities at the port of discharge.

Any claim under this insurance should be submitted without delay accompanied by all correspondence with carriers and other parties regarding their liability.

PROCEDURE OF CLAIM

In case of a claim, the Assured must give immediate written notice to **Atlas** with all supporting documents, including where applicable:

1. Atlas' 'Claim Form' filled (<http://www.atlas-insurances.com/ClaimFormP.pdf>)
2. Copy of Confirmation of Insurance.
3. Copy of 'Cumulative Form-Application and Inventory' as you filled in before shipment.
4. Bill of Lading and/or other contract of carriage.
5. Any documentary evidence to show the extent of the loss or damage (incl. photos, written professional estimates for repair of damage).
6. Copy of delivering carrier's receipt with exceptions noted.
7. Port Authority's loss or damage certificate.

THE CONSIGNMENT INSURED HEREUNDER MUST BE ATTENDED BY THE ASSURED OR HIS REPRESENTATIVE DURING ANY INSPECTION AT PORT OF DISCHARGE AND THENCE UNTIL FINALLY RE-PACKED FOR TRANSPORTATION. THE ASSURED SHOULD ALWAYS ACT AS IF HE WERE UNINSURED.