

# Transit Cover Factsheet

You have always taken steps to carefully protect your personal items with all types of insurance. As you prepare to move your items internationally, it is more important than ever to make sure your belongings are protected. Your property may travel by truck, railroad, ship or plane over a very long distance.

Sterling takes steps to carefully protect your belongings. In the unexpected instance of lost or damaged items, our Transit Cover will cover repair and/or replacement costs. You have two options for Transit Cover protection:

## Weight Multiplier (Lump Sum)

This option establishes an average value per cubic feet/metre. The value is calculated on the actual volume of goods you are moving. If you are paying the premium prior to packing and the actual volume is different from the estimated volume, an additional premium may be required.

For road, sea and storage shipments, the value is calculated at an average rate per cubic foot, plus any individual items, pairs, sets or collections valued at high value\*, which must be itemised separately and added to the total standard.

\* The value of items will differ depending on the countries currency.

## Itemised Valued Inventory

For this option you provide a complete list of the items to be shipped and their estimated replacement value at destination. The total value of all items listed is the amount of the policy issued.

Regardless of which option you choose, anything at a high value should be listed on the high-value inventory so the packing crew can provide additional packing and/or crating services to protect those items.

## Why do I need Transit Cover?

We take every precaution we can to protect your personal belongings during your move. But even with the best processes in place, not every eventuality can be guarded against.

When household goods and personal belongings are moved from one location to another, they are exposed to risks which are beyond our control. Sometimes the unexpected can happen.... storms at sea, handling in ports and customs inspections.

For peace of mind and protection against loss or damage to your household goods and personal belongings, we offer cover on your possessions whilst in transit and also during any storage period.

