



All Risk Protection Coverage for your  
Household Goods, Personal Effects and  
Automobiles Moving by Land, Sea or Air

Underwritten by:  
**AXA CORPORATE SOLUTIONS**

AGS, you deserve the best.



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**INTERNATIONAL**  
MOVING AND STORAGE



## Why subscribe to AGS's All Risk Protection Policy?

When you select the AGS Group to move your personal effects, you can be confident that you are entrusting your valued possessions to one of the world's leading professional organizations. However international moves are long and complicated operations, and the distances involved, coupled with the risks of an international transit, mean that on occasion loss and/or damage to your goods might occur.

If this should happen, our goal is to give you the benefit of the fairest indemnisation possible. For total peace of mind, you are therefore strongly recommended to subscribe to AGS's All Risk Protection Policy to ensure that you are duly and fully compensated for any loss.

AGS has arranged a special All Risk Protection Policy which is underwritten by one of the world's leading Underwriters, **AXA Corporate Solutions**, a company with local representation in more than 80 countries. The AGS Group is the owner of the Group Policy.

This Group Policy offers you **"All Risk" coverage on a door to door basis**, subject to the terms and conditions detailed in this document. Please ensure that you have read and understood the General Terms and Conditions for International Removals before you agree to our All Risk Protection Policy, to avoid unnecessary surprises should you need to make a claim.

## How do I proceed with AGS 's All Risk Protection Policy?

- Step 1** You will be required to complete the AGS inventory form.
- Step 2** You have to value your goods at destination value using the individual method of valuation. You will need to list and to value anything included in your shipment, under the appropriate category. Groupings can be used, but it is assumed that each item in a grouping has the average value of all the items in the group. The application of average will be used to estimate the replacement value.
- Should you feel the form is too restrictive, or if you would prefer to compile your own valued list, please feel free to do so.
- Step 3** When you have completed, dated and signed the following:
- the AGS Inventory
  - the General Terms and Conditions for International Removals
  - your own detailed and valued list
- please return the first three pages of the inventory to the AGS branch, along with your own detailed and valued list if you have made one.
- Step 4** You will then be given the notice and a copy of the insurance form to keep.

## How should I value my goods?

### Every item you intend to move must be covered

**Every item in your move must appear on the inventory to be insured.** You cannot insure certain items only, as the insurers calculate their risks and premiums based on the entire value of goods moved by all their clients.

### Replacement cost at destination

You must **value and insure your effects at the replacement cost at destination**, i.e. what it would cost to replace the item in the country you are moving to. In order to do this, you should find out about the cost of living on your country of destination, using travel guides or websites.

## How should I value my goods?

### Do not undervalue your shipment

We recommend that you do not undervalue your shipment. If you have to submit a claim, and the insurers find that you have undervalued the item to be replaced, you will not receive the amount you need. For example, if you value a table at \$400, and its value at destination is \$800, you will be deemed to have under-valued by 50%. If one of the table's legs breaks and the repairs cost \$100, the insurers will only pay you out 50% of the repair cost, or \$50.

### Provide as much detail as possible

You will need to list the quantity of each item which you will be moving (in the column marked 'QTY') and enter the value of the item or group of items in the adjacent column.



1. If you have a claim for an item which is part of a pair or a set, you will only be paid for the proportionate value of the item. For example if you have a set of six crystal glasses, and one breaks, then you will be reimbursed for one glass, and not the whole set.
2. If you value two crockery sets, with a combined total of 30 pieces, at 1,500 euros for both sets, like this:

ARTICLE	QTY	VALUE
Plates	30	EUR 1,500.00

Then, in the event of damage, you will receive 25 euros per broken plate. So, if one of the sets is more expensive than the other and pieces from that set break, not only will you lose the broken plates, but you will not receive enough in compensation to replace them.

If you have different sets you should value your crockery as follows:

ARTICLE	QTY	VALUE
Plates (Wedgwood)	15	EUR 1,100.00
Plates (round, white)	15	EUR 400.00



3. If you need to value EUR 5 050 worth of men's clothes, do not lump them all together as a single item. If various types of clothing make up this global sum, for instance five suits valued at EUR 500 each, eleven ties valued at EUR 150 each, and six shirts valued at EUR 150 each, then you should write in detail as follows:

ARTICLE	QTY	VALUE
Suits	5	EUR 2,500.00
Ties	11	EUR 1,650.00
Shirts	6	EUR 900.00



4. We also recommend that you separately list those books whose value exceeds the average value of the books in your collection. For valuable books, list the title, author and year of publication. Once you have listed all items, calculate the sum of the values in each column to produce a grand total.

### Declare your high value items

**High value items**, i.e. those valued at EUR 10,000.00 or more per item or set, **are not subject to an approval procedure** by insurer. You only have to photograph the items and print the photographs in colour. Date and sign the printed photos and add all the necessary pictures to the AGS Inventory. Failure to do so could render your cover void.

Please note that Underwriters of our All Risk Protection Group Policy may require proof of ownership and/or value of any items claimed as missing or damaged.



### How to insure your vehicle

In case of damages or loss to vehicles, the insurers apply a reduction to the amount paid out, calculated as a function of the age and mileage of the vehicle. For example, the following reductions are applied:

20 000 to 30 000 km: 15% reduction	50 001 to 100 000 km: 40% reduction
30 001 to 50 000 km: 30% reduction	100 001 km and over: 50% reduction





### Storage coverage extension

Your coverage under our All Risk Protection Group Policy begins from the time your goods are professionally packed at your residence and continues during the ordinary course of transit, including customary transshipment, until the goods are finally delivered to your residence. Our All Risk Protection Group Policy for import and export includes **free coverage on any interim storage coverage for up to 90 days** at warehouse at origin and for up to 90 days after arrival at warehouse at destination.

It is important that any request for extension of storage coverage beyond the free 90-day period be made to the AGS Branch prior to the expiry of the 90 days period. Please note that in case of extension beyond this 90-day transit period, you will be charged every month.

Please also note there is no free storage coverage period for shipment in storage, local moves, local office moves or origin packing shipments.

## What to do in the event of a claim ?

In the unfortunate event that you need to make a claim for goods which have been lost or damaged in transit :

- Please ensure that due notice is given to your AGS branch, within 7 days (weekends and public holidays included) from the date of delivery. Failure to notify us of this loss or damage within the time limits specified will void coverage.
- At the time of notification, it is important that you provide us with your client reference number, a list of the damages, and, if necessary, photos of the furniture or goods damaged. You must also include an estimate of the total monetary damage, drawn up using the values of the items as they appear on your inventory.
- Your declaration must be sent to the AGS branch that performed the delivery by registered mail or email. If delivery was performed by one of our agents, please send your claim to the AGS branch that invoiced you for the services.
- Once you have sent the letter, you can complete your claim by sending us quotes for the repairs or replacement of the damaged items.

## MAIN EXCLUSIONS

### CONSEQUENTIAL LOSS

Our All Risk Protection Group Policy will not cover consequential losses (i.e. resulting losses) arising from the delay in delivery of your move. Loss of value and depreciation due to damage and/or after repair is excluded from cover.

### OWNER PACKED GOODS

Any items packed by the owner and without inspection by the mover before the carton box is sealed, are classified as "Packed by Owner" (abbreviated as U20 or PBO). Any damage to or loss of goods in owner-packed cartons or packages is excluded from cover.

### Please make sure you thoroughly read the instructions below:

- Please declare the replacement cost at destination of all items in your shipment.
- Note: every item that you intend to move must be included in the cover.
- Cash, watches, jewels, gemstones, noble metals, stamps or similar valuable articles, traveller's cheques, banknotes, share certificates, obligations, coupons, plants, and live animals, alcohol, antiquities, ivory and articles regulated under the Convention of Washington are excluded from the protection cover.
- Please ensure you attach acknowledgment pictures for any items valued over EUR 10,000.00.
- The AGS Inventory must be completed, dated and signed for protection coverage.