



615.252.6767 • www.guardian-movers.com

## INSURANCE COVERAGE

### Basic Liability

All goods transported by Guardian Movers are covered by a Basic Liability policy. This policy is provided AT NO COST to you by Guardian Movers. The maximum liability for each item transported by Guardian is established by multiplying the weight of the item by \$0.30 per pound. For example:

- A dresser weighing 150 lbs  
– 150 lbs (x) \$0.30 per pound = \$50 of maximum coverage
- A stereo component weighing 20 lbs  
– 20 lbs (x) \$0.30 per pound = \$6 of maximum coverage

**Note:** *Guardian Movers reserves the right to repair any damaged item prior to making a Basic Liability claim settlement.*

**I understand that Basic Liability insurance coverage is provided on my goods by Guardian Movers at no cost and I further understand the terms and conditions of this policy as described above.**

Client signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Cargo Coverage

As a service to its clients, Guardian Movers offers an optional Cargo Coverage Plan with liability limits of \$100,000 for all contents transported. This cost for this coverage and deductible are as follows:

- \$250 policy fee—to be paid by the client prior to the start of the move.
- \$1000 plan deductible—to be paid by the client in the event a damage claim is filed.

*This coverage excludes fine artwork, antiques and all personal properties such as monies, coins, gold keepsakes, etc.*

I understand the terms and conditions of the Cargo Coverage and  ACCEPT  DECLINE this coverage.

Client signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Specialty Item Coverage

For specialty items such as fine artwork and antique pieces additional liability coverage can be obtained through a third party insurance broker. Check with your homeowners' insurance agent for possible referrals or consider one of several cargo insurance brokers available through the internet.