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# VALUATION OPTIONS: WHAT'S RIGHT FOR YOU?

## Protect Your Belongings... By Choosing the Option that's Right for You.

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### Coverage Options for Your Shipment

Atlas provides two options for coverage for loss or damage to your household goods while they are in Atlas' care, custody and control. The value that you select sets Atlas' maximum liability for loss or damage to your goods. These levels of liability are not insurance agreements governed by the insurance laws, but instead are required by federal law for interstate shipments and are authorized under rulings of the Surface Transportation Board of the U.S. Department of Transportation.

Before you move with Atlas, you must decide how much your goods are worth and how much coverage you want for your shipment. If you do not sign for the level of coverage that you desire on your shipment documents, you will receive the default amount as discussed below.

- **Option 1 — Full Value Protection** is the most comprehensive plan available for protection of your goods. When you select this option, articles that are lost, damaged or destroyed will, at Atlas' option, be either repaired, replaced with articles of like kind and quality, or a cash settlement will be made for the repairs or for replacement of the articles at their current value, regardless of the age of the lost or damaged articles.

Under this option, you have two choices for establishing Atlas' maximum liability on your shipment:

1. You can select Full Value Protection based on the weight of your shipment. In this case, you will receive Atlas' default level of liability, which is \$6.00 per pound times the weight of your shipment, with a minimum of \$15,000. If your shipment is moving on a binding estimate, the estimated weight will be used to determine the amount of coverage for your shipment.
2. You can declare a lump sum amount that is higher than the weight of your shipment times \$6.00 per pound and more than \$15,000. For example, you can declare the value of your shipment to be \$50,000.

The cost for Full Value Protection at \$6.00 per pound will be included on your estimate form. If you want to declare a higher value, you must advise your salesperson of your request and you will be required to sign for the additional coverage you desire, subject to the applicable minimums. For example, if your shipment weighs 4,500 pounds, the minimum value that you must declare is \$27,000 (4,500 pounds multiplied by \$6.00 per pound). If you think that it will cost more than that to replace all of your shipment, you can declare a higher lump sum amount based on your estimate of that cost. The cost for this additional coverage is available on request and will be included in an estimate after you request it. If you do not declare a lump sum value, you will receive our default coverage (\$6.00 per pound, with a minimum of \$15,000 of coverage) subject to the charge for this level of coverage contained in our tariff.

Atlas also offers two deductible options for Full Value Protection: \$250 and \$500 per shipment. The cost for Full Value Protection with a deductible is less than the cost without and will be shown on your estimate. However, if articles are lost, damaged or destroyed and the cost to repair or replace them is less than the deductible that you select, you will not be reimbursed such amount. If the cost is more than the deductible selected, the amount of the deductible will be deducted from amounts due to you.

- **Option 2 — Minimal Protection - 60 Cents Per Pound Per Article** is the most economical option available. This level of protection is provided at no additional cost; however, it only provides minimal protection. Under this option, Atlas assumes liability for no more than 60 cents per pound per article for loss or damage. This means that claims are settled based on the weight of the individual article(s) multiplied by 60 cents. For example, if a 10 pound stereo component valued at \$1,000 were lost or destroyed, Atlas would be liable for \$6.00 (10 pounds multiplied by 60 cents). Obviously, you should think carefully before agreeing to such an arrangement. This value option is considerably less than the typical value of household goods. There is no additional cost for this minimal protection BUT you must specifically sign for it in order to obtain it.

**Storage-in-Transit.** If all or a portion of your shipment is placed into storage-in-transit, the valuation amount that you have selected for your shipment will continue to apply while your shipment is in storage-in-transit. For Full Value Protection, there is an additional valuation charge for each 30-day period (or portion of such period) that your shipment remains in storage-in-transit. After a specified period of time (generally 180 days), your shipment will be converted from a shipment in storage-in-transit to a permanent storage shipment. At that time, you will need to make arrangements with the local agent for continued coverage for your shipment.

### What You Must do to Declare a Value on Your Shipment

The Order For Service and/or Bill of Lading you will execute with Atlas will contain a place for you to make your valuation selection option.

**If you do not sign for valuation, you will automatically receive Full Value Protection (at \$6.00 per pound, minimum \$10,000) with no deductible and will be charged for it.**