

Valuation Options: What's Right for You?



Protect Your
Belongings...

By Choosing the Option that's Right for You.



This brochure explains how to determine the value of your interstate household goods shipment and the cost for appropriate coverage.

If you have any questions after reading this brochure, ask your Atlas Agency Representative.



Placing a Value on Your Shipment

The **Order For Service** you will sign with Atlas provides two options for placing a value on your shipment. The value that you select sets the limit of Atlas' maximum liability for loss or damage to your goods. These optional levels of liability are not insurance agreements that are governed by state insurance laws, but instead are authorized under Released Rates Orders of the Surface Transportation Board of the U.S. Department of Transportation.

Before you sign the **Order For Service** with Atlas, you must decide how much your articles are worth and declare a value for your shipment.

● **Option 1 — Full Value Protection** is the most comprehensive plan available for the 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 declare a value based on the weight of your shipment, multiplied by a minimum amount of \$6.00 per pound.
- or
2. You can declare a higher lump sum amount (for example, \$40,000).

The cost for Option 1 is shown on the **Full Value Protection Options** insert (see next page). The value you declare on your shipment must be at least equal to the weight of your shipment multiplied by \$6.00 per pound, subject to a minimum declaration of \$10,000. 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). You can also choose a higher lump sum amount based on your estimate of what it would cost to replace all of your shipment.

*The minimum valuation would be rounded up to the next category listed on the **Full Value Protection Options** insert.

● **Option 2 — Minimal Protection at 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 no more than \$600 (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 and you must make a specific statement on the **Order For Service** agreeing to it.

Notes:

1. Atlas is permitted to make annual adjustments in the table of values and charges shown in this brochure to reflect changes in the U.S. Department of Labor Consumer Price Index.
2. When storage-in-transit is provided, an additional valuation charge applies for the time your shipment is in storage.

What You Must do to Declare a Value on Your Shipment

The **Order For Service** you will execute with Atlas contains the **Customer's Declaration of Value**. You should fully understand its contents since you will be required to declare a value for your shipment and sign the Declaration certifying that you did so.

If you do not sign for valuation you will automatically receive Full Value Protection with no deductible and will be charged for it. Before completing the Order For Service, we recommend that you carefully read the sample Declaration and follow the instructions provided in the numbered directions.

Instructions

One — Read the Declaration and evaluate your needs.

Two — Declare a specific valuation.

A. To select Option 1 — “Full Value Protection,” at \$6.00 per pound per article (minimum \$10,000), initial Line 1.

B. To select Option 1 — “Full Value Protection,” for an amount different than under 1, initial Line 2 and write on Line 3 or 4 either:

1. A higher lump sum dollar amount (for example, \$40,000), or
2. A per pound amount which cannot be less than \$6.00 per pound.

An additional charge applies when you select this option (see the **Full Value Protection Options** insert). This higher level of valuation is much more likely to cover the value of your entire shipment and all of the articles included in your shipment.

When you select Option 1, you must also choose one of the three deductible levels of coverage. To do so, you must initial on:

- Line 5 to select no deductible,
- Line 6 for a \$250 deductible, or
- Line 7 for a \$500 deductible.

C. To select Option 2 — “Minimal Protection of 60 Cents Per Pound Per Article,” write the words “60 cents per pound” on Line 8.

Remember, this option is provided at no additional charge; however, the protection provided by this option is considerably less than the average value of typical household goods, and you should understand that any recovery from Atlas for loss or damage will be nominal.

Three — You must SIGN AND DATE THE **CUSTOMER'S DECLARATION OF VALUE** on Lines 9 and 10.

Four — Be certain that you understand the material contained in this brochure and if you do not, ask your Atlas Agency Representative for more information.

Sample Declaration

(as shown on *Order For Service*)

CUSTOMER'S DECLARATION OF VALUE

THIS IS A TARIFF LEVEL OF CARRIER LIABILITY - IT IS NOT INSURANCE

Atlas offers two levels of liability for loss, damage or destruction of your shipment: Full Value Protection and Minimal Protection. The option that applies establishes Atlas' maximum liability for your goods subject to the rules contained in Atlas' tariff. **If you do not select an option, by law, you will receive Full Value Protection under Atlas' tariff as specified below, with no deductible. You will be charged for this coverage according to Atlas' tariff.**

OPTION 1: Full Value Protection. Under Full Value Protection, unless you declare a higher value for your shipment, your shipment will be transported based on a value of not less than \$10,000 or \$6.00 per pound multiplied by the actual weight of the shipment, whichever is greater. Subject to the value established for your shipment, if any article is lost, destroyed or damaged while in Atlas' custody, Atlas will either 1) repair the article to the extent necessary to restore it to the same condition as when it was received by Atlas or pay you the cost of such repairs; or 2) replace the article with an article of like kind and quality or pay you for the cost of such a replacement. An additional charge applies for this option. **To avoid this additional charge, you must select and sign for Option 2, Minimal Protection.**

If you declare a value for your shipment that is less than the actual replacement cost of your entire shipment, you waive Atlas' liability for the full value of your household goods to the extent that the total replacement cost exceeds the value that you declare.

To select **Full Value Protection**, complete the following:

1 (initial) I select Full Value Protection and declare that the value of my shipment is the amount specified in Atlas' tariff (a minimum of \$10,000 or \$6.00 per pound, whichever is greater).

2 (initial) I select Full Value Protection, but declare that the value of my shipment is either: Lump Sum \$ 3 or 4 per pound (must be more than the greater of \$10,000 or \$6.00 per pound).

You must also select one of the following deductible amounts that will apply for your shipment (**if you do not make a selection, no deductible will apply**): No Deductible (5) (initial) \$250 Deductible (6) (initial) \$500 Deductible (7) (initial)

OPTION 2: Minimal Protection at 60 cents per Pound per Article If any article is lost, destroyed or damaged while in Atlas' custody, Atlas' liability is limited to the actual weight of the lost, destroyed or damaged article multiplied by 60 cents per pound per article. This liability level is provided at no charge. **It is considerably less than the average value of household goods.** By selecting this option, you are waiving Atlas' liability for the full value of your household goods. If you do not select Minimal Protection, you will receive and will be charged for Full Value Protection, as outlined in Option 1.

To waive Full Value Protection and to select Minimal Protection, you must write, on the line below, the words “60 cents per pound.” I select Minimal Protection and understand that my shipment will be valued at 8.

Your signature is required here: I acknowledge that I have 1) selected **Full Value Protection** and declared a value for my shipment and a deductible amount, or 2) selected **Minimal Protection** and waived Full Value Protection; and that I have received and **have been given an opportunity to or have** read a copy of Atlas' Important Information Booklet explaining these provisions.

Customer's Signature _____ 9

Date _____ 10

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Take
You
Home.®



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