

Local Residential Valuation Coverage

Ray the Mover offers two levels of protection options from which you may choose prior to the start of your move. Both options can be explained in full and made available to you up to the loading of your items on our truck. The option you select establishes Ray the Mover's maximum liability for your goods, subject to the rules contained in Ray the Mover's tariff and the terms and conditions on the back of our bill of lading. Please note that options 1 and 2 are for shipments in transit within the state of New Hampshire.

Option 1 – Basic Liability

As a licensed common carrier in the State of New Hampshire, Ray the Mover is required to provide Basic Liability coverage for all goods moved. If you do not select additional coverage, this coverage is automatically provided to you at no charge. Under this coverage, our maximum legal liability is limited to 60 cents per pound per article. This is insufficient protection for most situations. It is only recommended when accompanied by an insurance policy that covers goods in transit.

Option 2 -Full Replacement Cost

The cost for this option is outlined on page two, with a no deductible, \$250.00 deductible, \$500.00 deductible, \$750.00 deductible, and \$1000.00 deductible option. A \$6.00 per lb minimum is required and any amounts over \$100,000 will need a quote. With full Replacement Cost, If any article is lost, destroyed, or damaged while in transit and in custody of Ray the Mover, we will cover the least of the following amounts: the actual cash value of the property immediately before the loss; the cost of reasonably restoring the property to its condition immediately before the loss; the cost of replacing the property with substantially identical property. All claims are subject to the rules contained in Ray the Mover's tariff and the terms and conditions on the back of our bill of lading.

The following items are subject to exclusion from claims under all options:

- Items of extraordinary value not listed on the High Value Inventory form
- Lamps, lamp shades, artwork, pictures, mirrors, and statues not crated or boxed by Ray the Mover.
- Live or artificial plants
- Any marble or glass not boxed or crated by Ray the Mover.
- Any damaged item found in boxes not packed by Ray the Mover.
- Missing hardware for items not disassembled by Ray the Mover.
- Pressboard, particle board, or ready to assemble furniture
- Previously damaged or repaired items
- Mechanical or electrical derangement or breakdown of any mechanical, electrical or electromechanical equipment or devices unless there is physical evidence of external damage to such property.
- Inevitable loss(s) caused by inherent defect or vices including but not limited to wear and tear, loose veneer, dried glue, gold leaf plaster frames.

Maximum	0	\$250	\$500	\$750	\$1000
Valuation	Deductible Option A	Deductible Option B	Deductible Option C	Deductible Option D	Deductible Option E

5,000	97.00	80.00	67.00	51.00	48.00
10,000	124.00	102.00	84.00	64.00	58.00
15,000	151.00	123.00	101.00	77.00	68.00
20,000	178.00	145.00	118.00	97.00	78.00
25,000	205.00	167.00	136.00	102.00	88.00
30,000	232.00	189.00	153.00	115.00	98.00
35,000	259.00	210.00	170.00	127.00	108.00
40,000	286.00	232.00	188.00	140.00	118.00
45,000	313.00	254.00	205.00	153.00	128.00
50,000	340.00	275.00	222.00	166.00	138.00
55,000	367.00	297.00	240.00	177.00	148.00
60,000	394.00	319.00	257.00	191.00	158.00
65,000	421.00	340.00	274.00	204.00	168.00
70,000	448.00	362.00	292.00	216.00	178.00
75,000	475.00	384.00	309.00	229.00	188.00
80,000	502.00	406.00	326.00	242.00	198.00
85,000	529.00	427.00	344.00	254.00	208.00
90,000	556.00	449.00	361.00	267.00	218.00
100,000	583.00	471.00	378.00	280.00	228.00

***Any amount over \$100,000 needs to have a special quote. Please call our office.**

NOTE 1: The minimum per pound valuation and the valuation charges contained in the foregoing table shall be adjusted annually to reflect the percentage change in the US Department of Labor Consumer Price Index, All Urban Consumers (All items), as authorized by the Surface Transportation Board in Amendment No. 4 to Released Rates Decision No. MC-999, decided July 24, 2006.

NOTE 2: When storage-in-transit is provided, an additional SIT valuation charge applies in an amount equal to ten percent (10%) of the shipment valuation charge when the shipment is transported under the Full (Replacement) Value Protection Option. The SIT valuation charge applies for each storage period of 15 days or fraction thereof.