

  
**DE GRUIJTER & CO**  
ROYAL DUTCH MOVERS



**ALL RISK PROTECTION COVERAGE**

FOR YOUR HOUSEHOLD GOODS,  
PERSONAL EFFECTS AND VEHICLES,  
MOVING BY LAND, SEA OR AIR

UNDERWRITTEN BY: **AXA XL**



## Why subscribe to De Gruijter & Co's All Risk Protection Policy?

When you select De Gruijter & Co to move your personal effects, you can be confident that you are entrusting your most valuable possessions to one of the world's leading professionals. However international moves are long and complicated operations. The distances involved in our business, coupled with the risks of a domestic or 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 compensation possible. For total peace of mind, you are therefore strongly recommended to subscribe to De Gruijter & Co's All Risk Protection Policy to ensure that you are duly and fully compensated for any loss.

De Gruijter & Co has arranged a special All Risk Protection Policy which is underwritten by one of the world's leading Underwriters, **AXA XL**, a company with local representation in more than 80 countries.

Please ensure that you have read and understood the General Terms and Conditions for Removals before you agree to our All Risk Protection Policy, to avoid unexpected issues should you need to make a claim.



## How do I proceed with De Gruijter & Co's All Risk Protection Policy?

STEP 1	STEP 2	STEP 3	STEP 4
<p>Complete the De Gruijter &amp; Co inventory form (paper or electronic).</p>	<p>You have to value your goods according to replacement value at destination using the individual method of valuation.</p> <p>You will need to list and to value everything included in your shipment, under the appropriate category.</p> <p>If you list items as a group rather than individually, each item will be considered to have the same replacement value for valuation purposes.</p> <p>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.</p>	<p>Complete, date and sign the following:</p> <ul style="list-style-type: none"> <li>• the De Gruijter &amp; Co Inventory,</li> <li>• or your own detailed and valued list,</li> <li>• the General Terms and Conditions for Domestic / International Removals,</li> <li>• the Insurance Notice.</li> </ul> <p>Please return all of these documents to the De Gruijter &amp; Co branch in charge of your move.</p>	<p>Keep this notice and the copy of the enclosed insurance form.</p>



## How should I value my goods?

We strongly recommend insuring all your belongings being moved and providing a detailed inventory of each item. This inventory and the total value will be used by the insurers to create your insurance certificate and determine any compensation, if needed.

### Replacement cost at destination

You need to value and insure your belongings at their replacement cost in your destination country, which means the cost to replace the item in the country you are moving to in case of total loss. To do this, check the cost of living in your new country using travel guides or websites. There's no need to inflate the value of your items, as insurers will only consider their current value on-site to determine your compensation

**Note:** A depreciation rate could be applied by insurers on the insured declared value of any used personal belongings (over 18 months).

**Example:** a TV purchased in 2020 and damaged during a move in 2024. The insurer may depreciate the belonging's compensation value by 10% per annum, depending on insurance practices.

### Estimate the fair value of your belongings

We recommend not undervaluing your shipment. Should you need to submit a claim and the insurers find that you have undervalued an item, the refund amount may not be enough to replace it.

**Example:** You value a table at €400, but its value at destination is €800, it could be considered by the insurers as 50% undervalued. If one leg of the table is broken and the repair is €100, the insurers may only cover 50% of the repair cost. Similarly, insurers won't reimburse €600 for an item valued at €300 at your destination.



## Provide as much detail as possible

In the QUANTITY column, list the quantities of each item. In the VALUE column enter the value of the item or group of items.

**Example:**

ARTICLE	QUALITY	VALUE
Glasses	10	100 €
Desk	1	1 200 €

If you claim the value of an item that is part of a set, insurers will compensate the proportional value of the item.

**Example,** if a crystal glass of a set of six is broken, insurers will compensate by calculating the average value of the group of items.

If you value two crockery sets, with a combined total of 30 pieces, with a total value of 1,500 € as below:



ARTICLE	QUALITY	VALUE	COMPENSATION
Plates	30	1 500 €	50 € / plate

In the event of damage, the compensation will be of average value, regardless of the individual value of each set.

If you have different sets, it is recommended to value them as below:

ARTICLE	QUALITY	VALUE	COMPENSATION
Plates (Blue porcelain)	15	1 100 €	73,33 € / plate
Plates (Round, White)	15	400 €	26,66 € / plate

If your men's clothing is valued at 5,050 €, it's best to list them by category for accurate compensation.



ARTICLE	QUALITY	VALUE	COMPENSATION
Suits	5	2 500 €	500 € / suit
Ties	11	1 650 €	150 € / tie
Shirts	6	900 €	150 € / shirt
TOTAL	22	5 050 €	229,54 € per item (if no detail about the clothes moved)

If a suit is damaged, cannot be washed in a laundry or is no longer wearable, insurers will be able to compensate up to 500 €, whereas if you declare a total sum for your clothing without detail, the suit will be compensated at 229.54 € (5050 € / 22).



It's also advisable to list books valued above the average book in your collection separately. For valuable books, include the title, author, and year of publication. Same applies to paintings collection.



Coverage is provided for loss or damage to full, unopened bottles of wine and spirits only. Open bottles are not covered.

**Once you have listed all the items for your move, please review your inventory to ensure each item's value is accurately recorded, including the grand total.**

*Please note that insurers, under our All-Risk Insurance Policy, may require proof of the value of goods in the form of purchase invoices or valuations from an expert for items involved in a claim for loss or damage. Additionally, insurers may ask for repair quotes. They also adhere to insurance rules and principles, which may include considering depreciation values, or applying salvage.*



## Optional Insurance applicable to international HHGD's only

### Option 1:

#### Mould and mildew coverage

High moisture levels in some countries or during transport can lead to mould growth. This option protects you against this risk. Insurers may ask for cleaning quotes.

**Example:** If you discover mould on a sofa upon delivery, this coverage will cover the cost of restoring such damage.

### Option 2:

#### Mechanical/Electrical Coverage (for items that are under six years old and no longer covered by the manufacturer's warranty (excluding vehicles))

If an electrical / mechanical device does not work on arrival and the malfunction is due to transport, this device will be refunded. The condition of the devices will be checked before departure if this option is taken out. Insurers may ask for a technical report.

**Example:** If your TV does not turn on anymore and there is no physical damage, basic insurance does not cover the damage. This option protects you from this risk.

### Option 3:

#### Pairs and sets coverage

If an item in a set is damaged, the set or pair will be refunded unless the damaged item can be replaced individually.

Each of these insurance coverages corresponds to an additional 0.25% in the rate used to calculate your insurance premium. These options can be purchased separately.

**Example:** If a cup in your coffee set is damaged, this coverage means you will be reimbursed for the whole set.

## Total Loss Protection

If a major incident causes a total loss of 90-100% of your shipment, and you've purchased total loss coverage, the insurer will reimburse you based on the declared insured value. This means you'll be reimbursed for the full value of the shipment or a proportion of it, depending on the extent of the loss (between 90% and 100% of the declared value).



## Declare your high value items

**High value items**, i.e. those valued between 10 000 € and 20 000 € are not subject to a prior approval procedure by insurers. However, it is imperative that you inform the coordinator of your move in writing at least 10 days before the day of your removal, so that all preventive measures are taken. You must have photographs of the items (dated and signed by you), purchase invoices or any proof of value attached to the inventory. Failure to submit these documents could render your cover void. Insurers will ask for proof of purchase and / or value in case of damage.

In the case of individual items whose value is equal to or greater than 20 000 €, a preliminary request must be forwarded to the insurers at least 10 working days before the expected packing date. These items are subject to an additional specific insurance.

## Insure your vehicle

To insure your vehicle, you must **estimate its replacement value at destination**, for an equivalent vehicle. The insurer reserves the right to confirm the market related value.

In case of damages on your vehicle, the insurers will compensate according to a professional estimate and will apply a depreciation rate to the replacement parts, calculated as a function of the mileage of the vehicle.

**For example**, the following reductions are applied:

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

**Reminder:** The additional insurance options do not apply to vehicles. Batteries are not covered.

### Exclusive to vehicle transportation

Covered by the insurance policy	Not covered by the insurance policy
<ul style="list-style-type: none"> <li>• Items that are part of the vehicle (spare tire, car radio, floor mats, etc.)</li> <li>• Maintenance and safety kit (jack, yellow vest, warning triangle, etc.)</li> <li>• General external appearance of the General external appearance of the vehicle (bodywork, mirrors, tires, antenna, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>• Packages inside the vehicle</li> <li>• Mold, rust, corrosion</li> <li>• All items not part of the vehicle (e.g., child seat, etc.)</li> <li>• Technical / mechanical / electronic breakdowns of the vehicle</li> </ul>

De Gruijter & Co recommendations:

- On the day of drop-off, De Gruijter & Co personnel will conduct a thorough inspection of your vehicle in your presence. Both parties will sign off on the inspection report.
- Please ensure that no personal items or valuables are left in the vehicle (e.g., USB drives, documents, spare keys, SD card navigation systems, etc.).
- Remove any detachable items (such as antennas, car radios, etc.) before drop-off.

De Gruijter & Co personnel remain at your disposal for any questions.





## Storage coverage extension

Our All Risk Protection Policy covers your move starting from when your belongings are professionally packed at your residence until your goods are safely delivered to your new residence or another specified location (such as self-storage). For imports and exports, our policy also includes in transit storage coverage for up to 90 days at the warehouse of origin and 90 days at the warehouse of destination, provided the warehouse is either a De Gruijter & Co Warehouse or a designated partner facility contracted by De Gruijter & Co.

**It's important to request an extension of storage coverage beyond the 90-day in transit storage period from the De Gruijter & Co branch before it expires. Please be aware that any insurance coverage extension will be subject to monthly charges.**

Please also note that there is no free storage coverage period for shipments entering long-term storage, local moves, office moves, or export packing operations performed on behalf of moving partners.



## What to do in the event of a claim for loss and/or damages?

01

Make sure to note any damages on the waybill/delivery note while the movers are present. Don't forget to sign and date it. Review the packing list with the movers carefully. Check off each package as it's delivered to your home.

02

If you spot any damage, don't wait, inform your delivery branch. You can quickly fill out the Claim Form and send it straight to the Claims Department using this email address:

**[customerassistance@overseasam.com](mailto:customerassistance@overseasam.com)**

If delivery was performed by one of our agents, please send your claim to the De Gruijter & Co branch coordinator that invoiced you.

03

Be sure to attach your photos. (Please do this within 10 calendar days.)

Please make sure the items mentioned are included in your valued inventory list.

Once you've filled out the Claim Form, if any items can be fixed, feel free to get repair quotes.

You can send them along afterward, so we can keep things moving smoothly for you.

## MAIN EXCLUSIONS

### List of the main exclusions

- ❖ Mechanical/electrical coverage (unless optional insurance is subscribed to).
- ❖ Mould and mildew coverage (unless optional insurance is subscribed to).
- ❖ Pairs and sets coverage (unless optional insurance is subscribed to).
- ❖ Damage or loss of live animals, plants, perishable goods, hazardous goods, or prohibited goods according to international transport regulations.
- ❖ Damage or loss of jewellery, gemstones, precious metals, all forms of payment (checks, coins, banknotes, etc.), and any other type of valuable items.
- ❖ Depreciation or loss of value resulting from damage or repairs.
- ❖ Damage or loss of goods in owner-packed cartons or packages.
- ❖ All costs related to tuning pianos and other string instruments.
- ❖ Damage or loss due to temperature and atmospheric conditions, structural changes, changes in colour or discoloration of items.
- ❖ Deterioration in quality or change in colour of wine, spirits, perfumes, and cosmetics.
- ❖ During the storage period, damage resulting from mould, rust, oxidation or dirt; tarnishing of mirrors; detachment of furniture parts and frames; cracks in frames, furniture and mirrors, as well as structural and colour changes.
- ❖ During the storage period: damage caused by rodents, vermin and insects; damage caused by rot and long stays in a confined environment, and generally all damages related to natural wear and tear.
- ❖ Damage or loss caused by the inherent qualities or defects of the transported products.
- ❖ Damage or loss resulting from a fault of the client or the obsolescence of the entrusted goods.
- ❖ Financial consequences due to delayed delivery.
- ❖ Damage or loss caused by a fire at the residence of the relocated individual.
- ❖ Personal injuries.
- ❖ Fines of all kinds. Fines and indemnities resulting from commitments exceeding those to which De Gruijter & Co is legally or professionally bound.
- ❖ Security deposits or other seized financial guarantees.
- ❖ A third-party appeal procedure unrelated to the transport contract, for damages of all kinds.
- ❖ Damage or loss resulting from an act of terrorism or relating to war, riots, and nuclear disasters.
- ❖ Creased clothing

### Goods Packed By Owner

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 on the packing list). Any damage or loss of goods in owner-packed cartons or packages is excluded from cover.

**I confirm that I have read this explanatory note regarding the All Risk Protection Policy provided to me by De Gruijter & Co prior to my removal.**