

UNIRISC TRANSIT PROTECTION

3M transferees are provided relocation coverage for the movement of household goods through Unirisc. This policy provides coverage for personal property damage, except as they may be excluded herein. This coverage is applicable from the time the carrier takes custody of the household goods, until the carrier relinquishes custody of your household goods at destination.

Following are the details of the UNIRISC Global Transit Protection:

PROTECTION LIMITS

Note: In the event of a total loss due to theft, natural disaster, fire, or other similar event.

Each shipment will be covered up to \$80,000 (not including automobiles), unless some form of substantiation is provided. If your claim exceeds \$80,000, you will be asked to provide substantiation of ownership of the items that caused your claim to exceed \$80,000. If you are able to provide proper documentation of ownership, coverage will be afforded to you based on the amount you are able to substantiate.

DEADLINE TO FILE YOUR CLAIM (120 days)

If you have items damaged during your household goods move, a claim must be filed within 120 days of your final residence delivery.

Missing Items: Please notify your household carrier immediately if you have missing items, they will do a search first, if the search comes up "nil", file your claim with UNIRISC as missing items.

Never discard any item contained within your claim prior to it being viewed by an approved adjuster that UNIRISC has assigned. . **After the evaluation has taken place and approval from UNIRISC has been given the item may be discarded.**

You will be allowed to submit one, primary claim for relocation damages. You will, however, be allowed to submit an emergency claim with Unirisc for items that would be considered a necessity or need immediate attention (washing machine) prior to submitting your primary claim form. (Note comments below)

Note: UNIRISC understands that circumstances may arise that may prevent you from filing your claim within 120 days. For this reason, you will be given a 14-day grace period to complete your claim form as long as you have submitted an "intent to file your claim" to Unirisc within 120 days of delivery.

EXCLUSIONS TO THE POLICY

- Money
- Securities
- Jewelry
- Precious stones
- Coins and stamps
- Legal documents
- Tax or bank records
- Lost data from discs, hard drives, and/or tapes
- All types of **non-3M** computer equipment and printers
- Medications
- Animals
- All alcoholic beverages
- Consumables and plants
- Loss of value to antiques that are unregistered and/or have not had a certified, written appraisal prior to relocation

Wood and Furniture Exclusions:

Do not refinish, apply furniture polish, or change the surface of your furniture in any way within 14 days of your relocation. Any item refinished 14 days prior to your move will be excluded from coverage.

Note: When wooden furniture travels from a very warm climate to a very cold climate it may be subject to cracking, chipping, and/or warpage. This damage is not covered under the policy.

Property Exclusion:

Damage to your residence and property as a result of your relocation (for example dented walls and floors, broken windows, and damaged driveways) is not covered under the policy. The reason for this is that your carrier assumes liability for this damage. The damage needs to be either noted at the time of delivery or, submitted to you carrier within 24 hours of delivery.

Policy Exclusions:

A list of Policy exclusion is included in your relocation Plan. None of these items will be covered by UNIRISC in the event they are shipped by a 3M Contract Carrier. **(Do Not Ship List)**

Mini Storage or None Contract Carriage:

Items moved from or to mini storage facilities, public storage or with **non-3M** Contact Carriers will not be covered by UNIRISC.

Computer Equipment & Portable Electronic Devices:

It is our recommendation that you move your own computer equipment, ipods, PDA's, blackberries, or any other portable electronic device. If it is impractical to move these items yourself you must either repack the items per manufacturer specification back into the original packaging or utilize movers packing material and make sure that the item(s) are listed individually on the household goods itemized inventory. In either event you assume all liability when shipping these items with a moving company.

SUBSTANTIATION OF OWNERSHIP

You are highly encouraged to substantiate ownership of your possessions, especially those considered to be of high value (greater than \$100/lb). The easiest way to substantiate ownership is by taking **photographs or videos** of your items prior to the move to verify ownership, and pre-move condition. **Your carrier will assist you in determining the appropriate items that may be considered high value.**

Other highly recommended options for substantiation include filling out a **high value inventory** with the carrier and providing **receipts** if an item is damaged or lost. While substantiation of ownership of belongings is not mandatory, it is highly recommended to ensure fair, efficient valuation and closure of your claim.

Note: Substantiation of items is needed in the event of theft, missing items, or total loss of a shipment.

MISSING ITEMS

When your goods are unloaded, carefully check each box and item against your original inventory. If any item is missing notify your van line representative immediately. Tracing for missing items is time sensitive, a maximum of 21 days from time of delivery will be dedicated to the search. If the results are negative you will be instructed to file a missing items claim with UNIRISC.

If a high value item as determined as costing greater than \$100/lb is missing, **some form of substantiation must be provided** in order for the claim to be accepted. If you are unable to provide some form of substantiation, the claim will be paid at the rate of \$100/lb.

To be eligible for coverage under the policy, make sure to note any damaged or missing items at delivery. If you have signed the carrier's inventory without noting any missing items, you are stating that you have verified all inventoried items have arrived at the destination.

VALUATION

A certified appraisal (by a member of the American Society of Appraisers, for example) of any collection, classic automobile, artwork, or antique is highly recommended and must take place **prior to the relocation** if it is to be considered as such in the event of a claim. Appraisals on items taking place after the relocation will be subject to the adjuster's assessment of their replacement value.

Special Items:

- Antiques
- Sports memorabilia
- All Collections
- Figurines
- Artwork

The value of these Special Items will be determined in this order:

- a. The amount you paid for the items per purchase receipt
- b. It is recommended for items that do not have a commonly known value (for example artwork, sports memorabilia) that you get an appraisal on these items prior to relocation. This will ensure proper valuation if in the event of a claim.

Note: Payment will not be made for "loss of value"

ASSESSMENT OF THE CLAIM

After filing your claim, an adjuster (and/or repair service) will be sent to make a physical assessment of the damage. You do not need to hire an outside claim adjusting service. The Unirisc-approved adjuster will make a determination regarding whether the damage occurred during transit and, if so, if the item in question needs to be repaired or replaced. **The adjuster's assessment will be used when considering the appropriate manner to handle your claim.** If it is determined that your goods are unable to be repaired, and you are full paid replacement value for your belongings, Unirisc will claim said items for salvage.

In some rare circumstances, a second opinion regarding the assessment of your claim may become necessary. The Unirisc has the option to assign an additional adjusting service. This second assessment is final. If there continues to be a disagreement, coverage will be provided based on the second adjuster's assessment. **In all cases, at the time payment for the damaged items has been accepted, the claim will be considered closed.**

WOOD AND FURNITURE

Unirisc will repair or replace only the items that are damaged (chipped, scratched, loss of stain) as a result of your relocation. If, for example, one leg of a chair is broken, the repair service will determine if the damaged leg can be repaired to match the rest of the chair. If it can be repaired to reasonable satisfaction, only the damaged leg will be repaired. If it cannot be repaired or matched to reasonable satisfaction, the entire chair will be refinished or replaced. If multiple items in a set are damaged, the repair service will make the determination either to repair only the damaged items or replace the entire set.

If you and the repair service are not able to agree on a reasonable satisfaction level, please notify Unirisc. Unirisc has the option of assigning an unbiased third party to determine if the item in question has been fixed to reasonable satisfaction.

AUTOMOBILES

3M will provide the transportation of one automobile. **If damage occurs during transit, it must be noted at the time of delivery and reported to the moving company within 24 hours.** Your mover will assist you in filling out an evaluation of your automobile's exterior condition prior to and after the relocation. Your signature on the destination auto inventory form will be required as part of these inspections. Any damage not noted on the destination auto inventory form will not be considered transit related damage. If your automobile has been deemed not repairable as a result of the move, its value will be taken from the most recent Kelley Blue Book and will be based on your vehicle's year, make, and model.

STORAGE IN TRANSIT

If you will be storing your belongings while on an international assignment, coverage under this policy will be provided from the time your belongings go into the mover's storage until they either leave the mover's storage or are delivered upon your return. In order for your goods to be eligible for UNIRISC coverage while in storage they must be stored with a 3M Contract Carrier, any and other storage option is not covered by UNIRISC. **(Refer to the Storage section of the relocation policy)**

FURTHER INFORMATION

If you feel the policy described above will not provide sufficient coverage for your belongings, it is suggested that you purchase additional insurance from the contract provider, or refer to your homeowner's policy for further options on coverage. Unirisc or the 3M Insurance Department will not pay any additional expense nor assume any responsibility for claim resolution.

If the Unirisc Coverage policy has been applied to your claim, and you are still unhappy with its result, you have the option of filing a Division Appeal. If approved, this expense would be charged to your Division. If this option becomes necessary, Unirisc will provide further instructions.

FILING YOUR CLAIM ON LINE

1. Go to the Internet, type in: www.unirisc.com
2. On the UNIRISC home page, Click on **"Submit Claims"** box
3. At the Account Login – Enter your **3M E-Mail Address**
4. For your password enter the word: **claims** (in lower case letters)
5. Click on **"Register"** box
6. Complete the **"Create a New Account"** Information screen
7. For the Company Code enter: **RC5237**
8. For the password enter the word: **claims** (in lower case letters)
9. Confirm your password by entering: **claims** (in lower case letters)
10. Click on the **"Register and Sign in Now"**
11. Please proceed with entering your claim information using the directions, make sure to save your claim reference number for future reference.

This is a quick and easy way to submit your claim and trace the status of your claim once you submit it. (Make sure you write down your reference number, employee ID number, and department number.)

If the "on line" filing does not work for you, call UNIRISC at 407.228.2026 or email flclaims@unirisc.com