



CrownCare Domestic Transit Protection Information and Application

<p>Protection for Your Household Goods, Personal Effects, and Automobiles</p> <p>Administered by Crown Relocations With Additional Underwriting by AXA</p> <p>Stated Value, Replacement Cost Protection</p> <p>Complete this application and return it to your Crown Relocations coordinator.</p>	<p>Administered by: Crown Relocations New Zealand Claims Centre PO Box 40183 Glenfield, Auckland</p> <p>Phone: 09-415 8683 Fax: 09-415 8485 Email: nz@crownrelo.com Website: www.crownrelo.co.nz</p>
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ABOUT THIS PROTECTION PROGRAM

We are pleased to offer you protection for your personal belongings in the form of our CrownCare Domestic Transit Protection Program which is administered by Crown Relocations with additional coverage underwritten by AXA. This application form provides important information about the program and the decisions you should make regarding it.

WHY PURCHASE TRANSIT PROTECTION?

Protecting your personal belongings against the possibility of loss or damage is a prudent decision whether you are at home or preparing for a relocation. Your personal insurance policies (homecontents or automobile policies) likely provide very limited, if any, coverage for your personal belongings while they are in transit from one permanent location to another. Even though Crown Relocations will take every precaution to eliminate risk, you will appreciate that the distance involved, coupled with the rigors of transit, means that loss and/or damage to your personal belongings may occur. Crown Relocations, therefore strongly recommends Transit Protection to ensure that you are duly compensated for any loss or damage which may occur.

WHAT DOES THE PLAN COVER AND WHAT DOES IT EXCLUDE?

Crown Relocations is offering comprehensive protection on a door-to-door basis subject to the terms and conditions contained.

As with any coverage, this protection incorporates a number exclusions of which are detailed in the Terms and Conditions. Please ensure that you have read and understand the Terms and Conditions prior to agreeing to take up coverage under this program, to avoid any unnecessary surprises should you need to make a claim. You will also need to fix a level of excess which you are comfortable with.

Protection may be limited if you do not use the services of Crown Relocations on a door-to-door basis.

HOW DO I ARRANGE FOR PROTECTION?

Replacement Cost – Completed Valued Inventory Basis

This method of insurance requires the completion of the inventory form attached. You are required to list the valuation of EACH item or items by room or location in your property.

You will be required to complete the attached Application Form. **IF YOU DO NOT COMPLETE THE APPLICATION FORM AND PROVIDE IT TO YOUR CROWN RELOCATIONS CONTACT PRIOR TO YOUR PACK DATE, PROTECTION OF YOUR PERSONAL BELONGINGS CANNOT BE EFFECTED.**

The basis of valuation for this policy is replacement retail cost at destination. Be sure not to under declare the value of your personal belongings as this may affect your settlement in the event a claim is filed. 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. Please note however, that you should still complete the information at the top of the form and sign the declaration, before returning both documents to Crown Relocations.

IMPORTANT: Whether you choose to complete the pre-printed form or compile your own listing, it is important to note that any item that is not declared and valued is **NOT COVERED.**

When you have completed the form, you must return it to your Crown Relocations coordinator, who will then ensure that your coverage is in place.

You will be required to complete the information at the top of the Application Form and sign the declaration before returning it to Crown Relocations.

Once you have completed the form, you must return it to your Crown Relocations coordinator, who will then ensure that your coverage is in place.

IMPORTANT!

There is a common misconception that you may select any valuation amount you desire and your personal belongings will be protected to the selected level. This is true if you sustain a total loss but not if you sustain a partial loss.

If the replacement cost of your personal belongings equals \$100,000 and you choose to only declare a value of \$50,000 we will only accept responsibility as defined below:

1. In the event of a total loss Crown Relocations will be responsible for no more than \$50,000.
2. In the event of a partial loss Crown Relocations will only be responsible for an amount proportional to the degree you undervalued your shipment.

Example: Your shipment suffers a loss of \$10,000. Crown Relocations are only responsible for 50% of the loss (\$5000) as you only protected your personal belongings for 50% of their total value.

WHAT SHOULD I KNOW BEFORE COMPLETING THE APPLICATION FORM?

Protection can be provided for most lawful items normally associated with the contents of your residence. **Do not declare a value for living things, perishables, money, securities, valuable papers, documents or data stored on tapes or disks as these items are excluded from protection.** Crown Relocations suggests that you carry such articles with you or discuss alternate arrangements with your Crown Relocations coordinator. **Please note that you must be able to substantiate value of any article in your shipment. An antique chair is just an old chair unless you have substantiation in the form of an appraisal or sales receipt. The value declared on your valuation form does not substantiate value.**

You are encouraged to carry jewellery and furs with you. However, should you elect to include these items in your shipment, please be aware that our responsibility is limited to a combined total of \$5,000 for jewellery and furs. Further, these items must be specifically declared and valued on the application form.

It is in your interest to provide as much detail as possible. You will need to list the quantity of each item which you will be moving in the column marked 'No.', and enter the value of the item(s) in the column adjacent. For example, if you have 10 paintings in the dining room valued at \$1000 each you should write:

Article	No.	Value
Paintings	10	\$10,000.

However, if 2 of the paintings are worth, for example \$2000 each, then you should list, and if possible, identify them separately as follows:

Article	No.	Value
Paintings (prints)	8	\$8,000.
Paintings (originals)	2	\$4,000.

Once you have listed all items, total the values in each column to produce a grand total.

WHAT IF I WILL BE SHIPPING MY AUTOMOBILE, MOTORCYCLE, OR BOAT?

These items are to be valued in a slightly different fashion than the remainder of your personal belongings. You should declare what it would cost to purchase a similar item taking into consideration the age and condition of your automobile, motorcycle, or boat.

The value of non-factory installed accessories must be listed separately as they can affect the true value. Examples of such items include: sound systems, security systems, special tyres/wheels, or motors (for boats). When you release your vehicle to Crown Relocations, make sure a "certificate of condition" is completed and agreed to. This will be the proof of the condition of your vehicle at the time you surrendered it to Crown Relocations. When your vehicle is received at destination, you should compare this original form to the condition of the vehicle when received and note any differences in writing.

Note also that your vehicle should not be used as a packing container. Crown Relocations will not accept responsibility for loss or damage to items packed within a vehicle .

WHAT ABOUT INCLUDING THE MOVING CHARGES?

You have the option to include the costs of your moving charges in your protection plan. If your shipment were completely destroyed, you would not normally be able to recover the costs you had expended for moving. Declaring these charges would permit you to recover them.

WHEN DOES THIS PROTECTION BEGIN?

Provided you have already requested valuation protection from Crown Relocations, it begins at the time Crown Relocations begins packing your shipment. If your goods were already packed or in storage when you requested protection, it begins at the time Crown Relocations receives your request. In no case will coverage begin before your personal belongings begin packing or before transport from storage begins. Please also note that unless pre approved credit has been granted for your move, insurance cover will not be in force until the premium is paid.

WHEN DOES THIS PROTECTION END?

If you have requested to arrange transportation on a door-to-door basis, coverage continues through the ordinary course of transit until your shipment is delivered and unloaded at your new residence. If your shipment is placed in storage you should extend your protection and remit the appropriate charge to keep the plan in effect. If Crown Relocations unpacks your shipment within 14 days of its arrival at your residence, the plan will remain in effect for the unpacking process.

If your shipment is delivered to a "self-storage" facility, coverage ceases upon delivery of your personal belongings and will remain in effect only on those items noted as missing or damaged at the time of delivery.

If you have contracted with Crown Relocations to provide services on a door-to-store, the plan ceases when your shipment arrives at the store.

ARE THERE ANY LIMITATIONS OR EXCLUSIONS TO THIS PROTECTION PLAN I SHOULD BE AWARE OF?

LIMITS AND EXCLUSIONS / DENIAL OF RESPONSIBILITY

There are certain events, circumstances and occurrences which may cause loss or damage that Crown Relocations will not accept responsibility for. These denials are consistent with industry standards and include the following:

- Breakage, scratching, denting, chipping, staining and tearing of personal belongings you packed yourself.
- Damage caused by wear and tear or gradual deterioration.
- Loss or damage caused by inherent vice, moths, vermin or changes in atmospheric or climatic conditions.
- Depreciation in value caused by substandard repairs.
- Radiation or radioactive contamination.
- Pairs & Sets: The standard program will pay only for that part of a pair or set that is actually damaged or lost.
- Mechanical Breakdown: The standard program excludes coverage for equipment that is discovered to be inoperable at your destination unless there is clear evidence of damage to the item itself or the shipping container.
- Mould & Mildew: The standard program excludes coverage for damage to items caused by mould or mildew resulting from a change in atmospheric conditions during transit.
- Live Freezer Contents and Pot Plants: The standard program excludes coverage for loss of the contents of the freezer due to thawing and death of the pot plants due to the exclusion of "Inherent Vice".
- Consequential Loss: This policy will not cover consequential losses arising from the delay, damage or non-delivery of your shipments.
- Terrorism for personal belongings in storage.
- Owner Packed Goods: Cover excludes damage arising to owner packed personal belongings. Also excludes missing items from owner packed cartons or packages unless an itemized valued list of the contents of each carton or package is attached to this application form and forwarded to Crown Relocations prior to the commencement of the transit.
- Creasing of clothing while packed for transit, or store. This is an inherent vice and will naturally occur.

Note: A full explanation of the limits / exclusions and denial of responsibility can be found in the terms and conditions. Crown Relocations strongly suggests you familiarize yourself with them.

PROTECTION ENHANCEMENTS:

You may choose the following options. *There may be an additional charge.* Please consult with your Crown Relocations coordinator for these charges. *These options are available for your household goods only.* They are not available on your automobile, boat, camper or motorcycle.

I. PAIRS & SETS COVERAGE:

When an item is part of a pair or set, the standard program will only pay for those specific items that suffer loss or damage. We will not accept responsibility for the other articles or for the reduced value of the pair or set.

Example: A three-piece furniture set, comprised of one sofa and two chairs, is included in your shipment. One of the chairs is damaged and requires upholstery. Payment will only be made for the cost of repair to the damaged article, with no consideration for a possible reduction in value of the set.

Example: If an item from a pair or set were lost, payment would be made only for the lost item with no consideration given to the possible reduction in value of the pair or set.

Why should I consider this protection option?

In the event of loss or damage to any item or items forming a pair or set, consideration will now be given for the fair reduction in value of the pair or set, taking into consideration the importance of the lost or damaged item to the pair or set.

Note: Crown Relocations reserves the rights of salvage for any goods which are deemed a total loss and subject to replacement.

Note: A “set” is defined as any item that relies on another item to be complete. If this is the case, the pieces are considered a “set.”

2. MOULD AND MILDEW:

The standard program does not cover your personal belongings for loss or damage caused by a change in atmospheric conditions (humidity) during the course of transit which can cause mould or mildew, for example. Despite best efforts to protect your personal belongings from this type of damage, there are certain climatic conditions where this type of damage may occur.

Why should I consider this protection option?

In the event of loss or damage resulting from a change in climate or atmospheric conditions, coverage can now be extended for mould and mildew. This option is only available if your personal belongings are **professionally packed** and reimbursement is limited to 75% of the protected value of the shipment.

3. ELECTRONIC OR MECHANICAL DERANGEMENT (BREAKDOWN):

Upon arrival at destination, occasionally an electronic or mechanically operated item will prove to be inoperable. Unless there is clear sign(s) of damage to the item or its shipping container, the standard program will not cover this loss. This situation generally manifests itself with computer equipment, stereo systems or other devices where intricate components and circuitry are affected by the constant motion inherent in shipping household goods. This optional coverage excludes automobiles and campers.

Why should I consider this protection option?

Coverage will now be extended to include loss or damage to electronic/mechanical items where no clear evidence of damage to the item or its shipping container is visible. It is important to note, however, **that this coverage only applies to items 6 years old and newer** and also to those items that have been professionally packed in accordance with manufacturers' specifications, where possible.

4. LIVE FREEZER CONTENTS AND POT PLANTS:

If we are relocating your freezer with contents still contained therein or your pot plants, loss of the contents or death of the pot plants is excluded from cover due to the policy exclusion of "Inherent Vice".

Why should I consider this protection option?

Coverage can be granted on damage to or loss of your freezer contents and for death of pot plants by taking this optional coverage extension.

N.B. Missing freezer contents are excluded at all times unless an itemized valued list is provided prior to the commencement of transit.

THE ABOVE PROTECTION ENHANCEMENTS ARE AUTOMATICALLY INCLUDED WHEN SELECTING THE PREMIUM COVER OPTION.

WHAT HAPPENS IF MY GOODS ARE LOST OR DAMAGED IN TRANSIT?

While the vast majority of shipments arrive without loss or damage, sometimes loss or damage will occur. Once any missing or damaged items are noted, contact your Crown Relocations coordinator advising what has been noted. Crown Relocations will immediately send claims instructions to you.

In the event that you need to make a claim, please ensure that due notice is given to either Crown Relocations or the origin or destination agent, within the time limits specified within the terms of the policy. Failure to notify loss/damage within the time limits specified is likely to prejudice your claim.

In the event of loss or damage which may give rise to a claim under this coverage, notice should be given to Crown Relocations or its authorized agent within 30 days after delivery or 30 days after the scheduled delivery date, in the event of non-delivery.

Remember the following:

- Items not declared and valued are not protected by this plan.
- Take into consideration what your items will be worth at your new residence, not what they're worth before they're shipped.
- If you're shipping a car, don't use it as a shipping container. The car can be damaged by items shipped in it.
- Please return the original of the valuation list to Crown Relocations before your shipment begins packing.

TRANSIT PROTECTION PROGRAM (TPP) **Protection Terms and Conditions**

In consideration of payment to us of the charge stated and on description of the scope of our work and services, we agree to accept responsibility for actual physical loss of or damage to Protected Property as defined herein subject to the following terms and conditions;

Protected Property: Protected Property is Household Goods, Personal Effects, Antiques, Fine Arts, Automobiles, Campers, Boats, Motorcycles and Trailers which you own and is declared and valued in the "Application for Protection" and "Confirmation of Protection."

Protection: We accept responsibility for actual physical loss of or damage to Protected Property while in our care, custody, or control or while in the care, custody or control of our agent(s) or our contractor(s), subject to these terms and conditions.

Limited Protection: We agree to accept responsibility for:

1. Total and/or constructive total loss of your entire shipment or, if packed in more than one shipping container, of the contents of any shipping container which occurs during the period of our contract with you.
2. Partial loss of or damage to your shipment directly caused by fire, stranding, sinking, or collision of the carrying vessel, or by crash, collision or overturn of the carrying aircraft or of the carrying land conveyance.
3. General Average/Salvage/Collision Defense.

There is NO protection unless any of the above occurs. If one or more of the above does occur, Protection is subject to the remainder of these Protection Terms and Conditions.

Non-Professional Packing Limitation: There is no Protection for loss or damage consisting of breakage, scratching, denting, chipping, staining and tearing of Protected Property not packed by us or our agent(s) or our contractor(s) unless directly caused by fire, stranding, sinking or collision of the carrying vessel, or by crash, collision or by overturn of the carrying aircraft or of the carrying land conveyance. There is no Protection for any Protected Property claimed as missing from a carton, package or container not packed by us, our agent or our contractor unless the value of each item claimed as missing was separately declared. Cartons, packages or containers not professionally packed by us or our agent or our contractor will be marked "PBO" (Packed by Owner) on our Packing Inventory.

Declared Value: It is a condition of this Protection that you shall declare the full replacement value at destination of all Protected Property prior to the commencement of the transit. Failure to do so will diminish any payment by the proportion the actual full replacement value bears to the Declared Value.

Other Protection: This Protection does not apply in the event there is any other protection or any insurance available for Protected Property. If there is other protection or insurance available, this Protection shall only apply to any excess value of the lost or damaged Protected Property remaining after all other protection or insurance is exhausted but only up to the Declared Value. However this Protection shall not apply due to your inability to recover under any other protection or insurance for any reason whatsoever.

Principal Limitations

We do not agree to accept responsibility for:

- Consequential loss.
- Sentimental value.
- Gradual deterioration and/or wear and tear.
- Scratching, denting or marring of any automobile or camper, unless we or our agent or our contractor and you or your representative both agree and sign a "Certificate of Condition" or similar document stating the condition of the automobile or camper prior to the commencement of the transit, noting all defects. There is no Protection for loss of or damage to non-factory installed accessories in or on the automobile or camper not specifically declared and valued or for any property packed, stored or contained in the automobile or camper.
- Depreciation arising from inadequate or sub-standard repairs or restoration of damage to Protected Property.
- Loss of data from any CD Rom, floppy disk or other means of electronic storage.
- Any loss, damage, expense or liability of whatever nature arising out of or in any way connected with, whether directly or indirectly, the use or operation of any computer, computer system, computer software, programme or process or any electronic system where any such loss, damage, expense or liability arises, whether directly or indirectly, as a consequence of (i) the date change to the year 2000 or any other date change and/or (ii) any change or modification of or to any such computer, computer system, computer software, programme or process or any electronic system in relation to any such date change.

We do not agree to accept responsibility for loss or damage arising from :

- Mould and/or mildew.
- Atmospheric or climatic conditions.
- Inherent vice.
- Moth and vermin.
- Electrical, electronic and/or mechanical derangement.
- Delay.
- War, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, capture, seizure, arrest, restraint, or detainment (piracy excepted) and the consequences thereof or any attempt thereat, derelict mines, torpedoes, bombs or other derelict weapons of war EXCEPT whilst the Protected Property is loaded on an overseas vessel or aircraft. Liability for goods shall cease in respect of these perils when the goods have been discharged, or after 15 days after arrival of the vessel or aircraft at the port/airport of discharge, whichever shall first occur. However, liability is NOT accepted for loss or damage arising from the use of weapon(s) of war employing atomic or nuclear fission or fusion. Further details of the liability accepted for war perils are available upon request to Crown Relocation.
- Any terrorist or any person acting from a political motive
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.

We do not agree to accept responsibility for loss of or damage to:

- Jewellery, precious stones, furs and other valuables, unless specifically declared and valued. Any such items are subject to an overall limit of \$5,000.
- Monies, Securities and papers of value.
- Any automobile or camper while operating under its own power, except where necessary while on the premises of the port or airport or while being driven by an authorized driver in our direct employ or an employee under the direction of our agent or our contractor.
- Undamaged parts of a pair or of a set. There is no Protection for parts of a pair or of a set which do not suffer physical loss or damage.

General Conditions

1. **Declared Value:** Protected Property must be declared for value by:

A written valued inventory showing the full replacement value at destination of each item shipped.

2. **Valuation of Automobiles etc:** Automobiles, campers, boats, motorcycles and trailers must be declared and valued at their full cost of replacement at destination with another of the same year, make, model and condition.
3. **Duration of Obligation:** This Protection begins when we or our agent or our contractor have received and accepted the Protected Property, and only after we have agreed to accept responsibility for loss of or damage to the Protected Property under the terms and conditions of this Protection, and continues during the ordinary course of the transit until the Protected Property is delivered to the final destination specified on the Confirmation of Protection. If our crew or a crew operating under our direction or the direction of our agent or our contractor professionally unpacks the Protected Property, this Protection continues for a period of 14 days after delivery of the Protected Property to the final destination. When delivered to a "self-storage" facility, coverage ceases upon delivery of the goods and will only remain in effect on those items noted as missing or damaged at the time of delivery.

If we or our agent or our contractor are instructed to hold, store or delay transit of the Protected Property short of the specified destination, we will extend this Protection subject to an additional charge. The additional charge must be received by us prior to the extended period of Protection.

If transit of the Protected Property is not arranged on a door to door basis, this Protection ceases when the Protected Property is no longer in our or our agent's or our contractor's care, custody or control.

4. **Claims Notification:** In the event of loss or damage which may give rise to a claim under this Protection you must give immediate notice to us and in no event later than 30 days after delivery of the Protected Property. You must present your fully documented and quantified claim including all written repair and/or replacement quotes in its entirety to us no less than 60 days after the original notification of your intent to file a claim. Failure to provide either the required notice or to submit a fully documented claim will stop you from receiving payment under this Protection.
5. **Claims Adjustment:** As a condition of this Protection, we may, in whole or in part, replace lost or damaged items or, at our option, have damaged items repaired or make a cash payment not to exceed the declared value of the lost or damaged item. Proof of ownership and of the declared value may be required for an item claimed as lost or damaged. Crown Relocations reserves the right of salvage for any goods which are deemed a total loss and subject to replacement.
6. **Waiver and Assignment:** In consideration of this Protection, you waive any and all direct or indirect claims against us and our agents and our contractors related to loss or damage to the Protected Property except as protected under these terms and conditions. Upon payment for any loss or damage under this Protection, we will automatically be assigned all your interest in any claim against any other party to seek recovery for the loss or damage. You agree to fully cooperate with us in providing testimony, statements, documents, etc., as necessary for the pursuit of such recoveries.
7. **Termination of Transit:**
Termination of Contract of Carriage: If the transportation of the Protected Property is terminated at a point short of the final destination specified on the Confirmation of Protection for a reason beyond our control, this Protection likewise terminates simultaneously unless we agree to continue the Protection in exchange for payment of an additional charge.
- Forwarding:** If the transportation of the Protected Property terminates resulting from a cause protected herein, we will pay, up to the Declared Value, for the reasonable charges to unload, sort and forward the Protected Property to the final destination specified on the Confirmation of Protection.
8. **Preservation of Protected Property:** In the event of any loss or potential loss or damage that might be subject to this Protection, you must promptly take all reasonable steps including legal suit at your expense to avoid or minimize such loss or potential loss or damage. You must also protect any rights against any other parties who may be responsible for any loss or damage. We will reimburse you the reasonable costs of such actions properly taken, subject to any applicable Customer Retention.
9. **Reasonable Dispatch:** It is a condition of this Protection that you shall act with reasonable dispatch in all circumstances within your control.
10. **Excess:** Each claim by the Insured under this insurance is subject to the excess of \$250 unless otherwise agreed in writing other than where arising from total loss of the vessel or transporting land conveyance and shipment, which is payable in full.
11. **Antiques:** The total value of all items to be insured for antique value must be shown under the heading "Antiques" on the Proposal form, and a separate list giving individual details and values must accompany the form. Premium on such specified antiques items is charged at twice the basic premium rate quoted by Crown Relocations.
12. **Crockery, China, Glassware, Ornaments, Marble, Earthenware and other similar breakable items:** Cover on china, glass, marble and like is limited to 30% of the total insured value in the basic rate of premium. For shipments where the total value of such goods exceeds 30% of the total sum insured, this should be detailed on the Proposal form and if accepted by the Underwriter additional rates will be charged as specified below in addition to the basic rate(s) quoted by Crown Relocations on the total insured value.

Value of China or glass etc	Additional Rate in relation to Total Sum Insured
Nil to 30%	Nil
31% to 40%	1.000%
41% to 50%	2.000%
51% to 60%	3.000%
61% to 70%	4.000%
71% to 80%	5.000%
81% to 90%	6.000%
91% to 100%	7.000%

13. **Optional Protection Extensions:** In the event you elect to purchase any of the following additional protections in the Application for Protection, this Protection shall apply to Protected Property professionally packed by us, our agent or contractor in accordance with the corresponding following terms and conditions:

MOULD &/OR MILDEW: We accept responsibility for actual physical loss of or damage to Protected Property caused by mould and/or mildew, but only up to an amount equal to 75% of the Declared Value of the Protected Property.

ELECTRICAL, ELECTRONIC AND/OR MECHANICAL DERANGEMENT (EXCLUDING AUTOMOBILES AND CAMPERS): We agree to accept responsibility for actual physical loss of or damage to Protected Property caused by electrical, electronic and/or mechanical derangement up to the declared value of each lost or damaged item, provided the lost or damaged item is not more than 6 years old at the commencement of this Protection.

PAIRS AND SETS: In the event of actual physical loss of or damage to part(s) of a pair or set, this Protection extends to the reasonable and fair diminution in value of the remaining part(s) due to an incomplete pair or set. In the event of a claim for actual physical loss of or damage to any part(s) of a pair or set, we may determine to pay the Declared Value of the entire pair or set in which case, at our option, the remainder of the pair or set becomes our property.

LIVE FREEZER CONTENTS & POT PLANTS: We agree to accept responsibility loss of contents of the freezer (subject to a valued list of such contents prior to commencement of transit) and for death of pot plants whilst in our care (subject to the pot plants being listed on the Valued Insurance Inventory)