



# **RAFFLES INTERNATIONAL PEACE OF MIND INSURANCE COVERAGE CHECK LIST ("RIPMICCL")**

- Obtain the insurance declaration/valued inventory form from your selected mover
- Check the terms and conditions of the insurance coverage including the validity and excess if any
- Ensure the valued inventory list/declaration form has been submitted to the mover before the pack date and get acknowledgment from the mover
- Ensure you are not packing anything that is to be covered by insurance as self packed items will not be accepted by the underwriters for coverage
- Take photos of all high value items and antiques prior to the packing
- Ensure the packing crew notify the original condition of the items on the inventory/packing list
- Insure the shipment at the true, full value or the insurance company will not pay for the actual full value of any items lost or damaged
- Ensure you are getting the insurance certificate prior to the move
- Inform your mover if you need storage either at origin or destination and extend the insurance coverage accordingly
- Do not list jewelry, cash, watches, stamps, negotiable instruments or items of a similar nature as they are excluded from coverage
- A separate inventory is to be submitted if you have both an air and a surface shipment
- Declare replacement value of goods



- Take note of the items that are not covered by insurance in general accounts, bills, currency, deeds, manuscripts, drawings, evidence of debt, letters of credit, passports, tickets, securities or other similar valuable papers, promissory notes, cheques, bonds, electronic data, stamps, medals, money, bullion and species
- Inspect the condition of the items delivered at destination and notify of any damage on the delivery report
- Notify the damages to your mover immediately
- File the claim with the insurance company within the stipulated period
- Do not move/dispose the damaged items till you get confirmation from the insurance company to do so
- Raffles reliable insurance provider will ensure you will get your claim settled within the specified period