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## INSURANCE CLAIMS POLICY

### MIRACLE MOVERS DAMAGE POLICIES AND LIMITS OF LIABILITY

**Claim:** Any damage claims must be submitted in written form via email to [claims@mmovers.ca](mailto:claims@mmovers.ca) within 60 days of your moving day. Each claim must include pictures and description of the damages and how they may have occurred. We promise to thoroughly investigate and resolve all claims within five business days, provided all applicable moving payments have been received. Please note that it is illegal for customers to deduct money from their final bill to compensate themselves for perceived damages, and that should our movers have not been compensated for their services, we reserve the right to not answer or refuse to process a claim.

**Simulated Wood Furniture:** Our movers cannot be responsible for damage to simulated wood, particle board, or pressed board furniture. This type of material is structurally weak and is not repairable.

**Electrical Goods:** Our movers are not liable for internal damage to electronic goods if no external damage has been caused. Certain electronics may develop unavoidable faults no matter how carefully they are handled.

**Appliances:** Movers cannot be responsible for dents or scratches on major appliances. Many of these are covered by a thin metal that is extremely vulnerable to dents and scratches.

**Items With Water:** Freezers, refrigerators, waterbeds, aquariums, and the like must be emptied and drained prior to being moved.

**Fragile Items:** Dishware, porcelain, glasses, pictures, lamp shades, and other specialty items are not covered by our movers' insurance unless packed by our professional movers using adequate packing materials. You are welcome to purchase your own packing materials (packing paper, bubble wrap, foam peanuts, cartons, tape, etc) and pack such items yourself prior to your move, and our movers will take great precaution to ensure they are transported as safely as possible, but they will not be insured.

**Boxed Items:** All boxed items are considered the client/owner's responsibility. The condition of any item(s) packed by the customer/owner prior to moving is not covered by Miracle Movers, unless there is clear proof that our movers have caused physical damage to the box itself. It is also the customer's responsibility to inspect all boxes for physical damage upon their delivery prior to the movers' departure. Miracle Movers will not accept any claims of physical damage to boxes after its movers have left their assignment's delivery location.

**Self-inspection:** It is the customer's responsibility, before signing their final receipt prior to the movers leaving, (i) to inspect their belongings to ensure they were delivered in good condition; and (ii) to inspect the truck's interior to ensure that nothing has been left behind.

**Downtime:** All downtime (waiting for elevators to be set up or arrive, for new keys to be delivered, traffic, customer inspecting their belongings upon delivery, etc.) is billable unless otherwise specified.

**Valuables:** Miracle Movers shall not be responsible for loss or damage to bills, cheques, evidence of debt, letters of credit, passports, tickets, documents, manuscripts, notes, mechanical drawings, securities, currency, money, precious stones, jewelry, or other similar valuables. All customers take full responsibility for moving the above-mentioned valuables themselves.

**Risky Tasks:** Our movers will not be held responsible for damage caused by non-routine moving practices, including but not limited to standing pieces on end, sharp turns, over-crowded work areas, crooked stairways, snags and sharp edges in work areas and doorways, passing items over balconies and railings, and tight squeezes. You will be asked to sign a waiver if our movers agree to attempt any non-routine moving request.

**Unavoidable Damages:** Weather-related damages, or damages occurring as the result of an item's size in comparison to the width or height of a hallway, doorway, stairs, elevators or similar are not covered in any way. Our movers can still attempt to move the item in question should you desire but will not be responsible for any damages that may occur and will ask you to sign a waiver first. If at any time you then want the crew to stop, say so and they will.

**Absent Customers:** We encourage our customers to remain with us throughout the entire move, not least because when we are moving items such as furniture you can then point out any scratches, marks, or dents that we may have missed, or vice versa. If for whatever reason you are not available during your move, or if you need to leave during your move, we will need you to sign a release acknowledging that you accept all of the items in the condition that we bring them to you. Under these circumstances, we will not be responsible for any missing or damaged items, nor will we be held responsible for any items that were not moved.

**Loss of Value:** Our insurance does not cover any loss of value due to damage and subsequent repairs.

**Structural Damage:** Our insurance liability is limited to up to \$100.00 for damage to floors, walls, doors, and painted surfaces.

**Limits of Liability:** We are not liable for damage to or the loss of a complete set or unit when only part of such a set is damaged or lost. Should such damage occur, we are liable only for the damaged piece or pieces. Our liability is limited to up to \$100.00 for damages to floors, walls, doors, and painted surfaces. A discretionary compensation is exclusively the right of Miracle Movers and will not exceed 50% of the final bill of the move.

**No Liability:** Our company assumes no liability whatsoever should the client or others assist or interfere in any aspect of moving.

## MIRACLE MOVERS DISCLAIMER

We do not guarantee assembly of any new item or items that remain in their original boxes. It is recommended that you consult a company that specializes in assembly services for such items.

Due to liability concerns, we cannot provide assembling or disassembling services for cribs, water beds, tanning beds, gas appliances, pool tables, or pianos. If you have questions about a specific furniture item, please contact us.

We cannot mount flat screen TV on a wall or remove TVs from a wall mount. Nor can we bolt or unbolt items from walls or ceilings.

We do not connect or disconnect washing machines, drying machines, dishwashers, freezers, fridges. All appliances must be disconnected and drained prior to our movers' arrival.

Please note, according to Workers Compensation and employee safety issues, all of our movers must wear shoes at all times. Miracle Movers cannot be held responsible for soiled carpets or floors due to inclement weather.

## BASIC PROTECTION AND REPLACEMENT VALUE PROTECTION

**Basic Liability Coverage:** Your belongings are automatically covered for up to \$0.60 per pound if damaged. Should an item of 100 lbs be lost or damaged, you are eligible for up to \$60 in compensation or repairs. For items above 100 lbs., let us know and we'll do our best to make it right.

**Replacement Value Protection (RVP):** RVP is available at additional cost. Under RVP, Miracle Movers agrees to be liable up to a certain amount that represents your estimate of the value of property being moved.

### **RVP Conditions:**

1. The customer must fill out and submit a value listing for insurance purposes.
2. The item's insurance value must be a minimum of \$20,000.
3. The insurance cost amounts to 1.5 percent of the item's declared value: ex.

If the customer listed \$20,000 as the current/replacement value of an item on the value listing, the insurance charges would be \$300 ( $\$20,000 \times 0.015$ ).

4. All RVP claims are subject to a minimum \$300 deductible that must be paid by the client, with the deductible changing based on the declared value.
5. The deductible must always represent 1.5 percent of the declared value.