Quality Control Manual

The Relocation Insurance Group Quality Control Manual has been prepared by Relocation Insurance Group, LLC (RIG). Its purpose is to help guide RIG Affiliates to fulfill our core quality standards. Fulfilling our commitment to quality requires the involvement of every Affiliate within our network. This Quality Control Manual outlines RIG's quality assurance and quality control policies on all moves insured with Relocation Insurance Group, LLC. All shipments will be properly and professionally inventoried, handled, wrapped, crated, stored, loaded and unloaded to protect customers' goods as indicated and required based on this Quality Control Manual. The objectives of the Relocation Insurance Group Quality Control Manual are to:

- Ensure that all moves insured by Relocation Insurance Group, LLC meet or exceed the quality standards established herein this Quality Control Manual. The information herein does not provide details for managing every move situation; however, this manual provides processes and practices directed towards ensuring the quality of work on any move insured by Relocation Insurance Group, LLC.

- Ensure all RIG Affiliates implement the quality practices stated herein.

- Ensure that RIG Affiliates deliver quality services to our insured customers.

- Provide direction to all Affiliate staff regarding our quality policies, standards, and procedures.

- Encourage all RIG Affiliate Drivers, Crews, Warehouse Managers, Operations and Dispatch Teams, Move Management and Coordination Teams, etc. to act responsibly, in coordination and perform in accordance with the quality guidelines stated herein to promote the professional quality of all moves insured by Relocation Insurance Group, LLC.

- Encourage Pre-employment Screening and Continuing Education as we suggest that all Drivers & Crews, Warehouse Managers & Crews, Move Management Teams, Operations/Dispatch Teams, Sales Teams, Move Coordinators, Customer Service Representatives, etc. and any other staff involved in the handling of an RIG insured shipment be properly screened and trained by the affiliate including, but not limited to: criminal background screens and participation in continuing education on HHGs Moving & Storage practices. Additional Training Webinars will be offered by RIG and Affiliates will have the opportunity to register for attendance.

- Relocation Insurance Group, LLC reserves the right to review and update this manual periodically without any notification and without any approval.

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Our Expectations of Our Affiliates

- Review/Sign the RIG Quality Control Manual and adhere to its guidelines.
- During the moving process, insured goods must always be in the full care, custody, and control of the Affiliate or its duly authorized Company agents. If a Certified Affiliate subcontracts a shipment to another moving carrier which is not a Certified Affiliate, in violation of the Affiliate Agreement, this action will render any such insurance policies and certificates null and void. Any non-delivery, loss or damage of goods or other financial liability, including a cancellation fee, arising therefrom will be the Affiliate's sole responsibility. A full refund of premium will be made directly to the assured.
- Every shipment for which Insurance has been purchased by or on behalf of the customer will be reviewed by the Affiliate's crew and documented via itemized inventory as prepared by the customer, and Affiliate shall prepare a full and complete household goods descriptive inventory as mandated and customary in the moving industry.
- Affiliates should implement ongoing Risk Management training to staff (Customer Service, Sales, Operations, Drivers and Crews).
- Ensure that you, your team AND your customers read the full terms and conditions to make sure that all items are covered fully in case of claim.
- Place a moving insurance Banner/Link/Insurance Page on your website.
- Print a copy of the Movers' Copy and Customer Copy of inventory and attach it to your customer's paperwork so that your crew can review and verify that the items insured are included at origin.
- Be sure to read our ongoing communications (emails, newsletters, etc.).
- Attend our Webinars and stay current with our programs & updates.
- Cooperate with us in case of a claim to provide necessary details and documentation.
- **If you are not sure, please ASK** - We are here to help you and your customers and will answer all emails or voicemails within 1 business day. Your Affiliate Development Manager returns calls or emails within 2 business hours. Business hours are from 9-6 USA EST Mon-Fri.

Professional Packing Requirements

Properly Label Boxes

Using a permanent marker, carefully label each box. List the general contents inside, the room the items came from, as well as the customer's name. This will help you place the boxes in the correct room of your customer's new home, and help the customer find the items they may be looking for.

Be sure to pack the heavier items on the bottom; delicate, fragile, items should be packed at the top of the box.

Always start packing boxes by adding a layer of crumpled paper to the bottom of the box. This layer will help protect the items inside and keep the items clean in case the bottom of the box gets dirty. Each layer should have a layer of crumpled up paper in between. When you have finished packing each box, add another layer of crumpled packing paper to the top before sealing the carton.

Furniture Items

Use blanket or furniture pads to wrap all furniture items. Ensure that the entire surface is covered by the blanket and do not use tape on any part of the furniture item as this could ruin the furniture finish. If the item has cloth material, such as a sofa or chair, please use shrink wrap to protect the surface of the cloth material and then use furniture pads or blankets over the shrink wrap. Do not use plastic wrap on any leather furniture.

Tips to Pass onto Your Customers at Least 2 Days Prior to the Move

- Clean lawnmower underneath of all grass and debris. Drain gas and oil out of lawnmower and any other gas-powered equipment.
- Drain garden hoses.
- Defrost refrigerator at least 2 days prior. Empty the drainage pan underneath and disconnect and drain out of the automatic icemaker. The customer should clean the interior walls, drawers and shelves; keep doors open to dry out. This will prevent any mold forming while being transported.
- Drain all water out of washing machines 24 hours prior to loading. Avoid doing a load of laundry the day of the move.
- Customers should keep personal items that are of high value (monetary or sentimental) or that cannot be replaced easily on their person during the move as these items cannot be insured. For example: family photos, albums, or home videos; other legal documents such as deeds or wills; tax records; personal files or letters; address books; and computer software or files.

DO NOT pack the following items

- Do not pack perishable food items that will spoil in transit.
- NEVER pack flammable or hazardous items! Flammable items cannot be packed and/or moved by the Affiliate. The customer could be advised to have these types of items picked up by a local recycling provider or visit the nearest fire station or EPA (Environmental Protection Agency) office to learn how to properly dispose of flammable and hazardous materials before moving. Items include:
- Paint or paint thinner
- Bleach
- Aerosol cans
- Flammable or corrosive chemicals
- Motor oil or fuel
- Lamp oil
- Propane
- Gasoline or kerosene
- Flares
- Firecrackers
- Explosives
- Batteries

Exclusions/Items We Do Not Insure

A. Packed by Owner (PBO) items: Packed by owner items must be packed in new cardboard moving cartons. Claims will only be covered if exterior damage is noted on the box and the Movers Bill of Lading, Inventory or Delivery Receipt signed by all parties. Photos of the SEALED box prior to opening must be provided. Recovery is limited to $250 per item, cardboard moving carton, or container with a

maximum per claim payment of $2,500. Items that are manufacturer packed are considered packed by owner. Plastic totes, boxes and storage containers are excluded from coverage. Claims will not be honored for shortage of any owner-packed items, cardboard moving cartons, or containers unless that shortage has been noted at the time of delivery. In the event of a Total Loss of the entire shipment, loss of any owner packed items, cardboard moving cartons, or containers will be covered for loss up to the face value of the certificate and the shipment's declared value.

B. Carrier Packed (CP) items: Damage to items packed into boxes, cardboard moving cartons, or containers by the movers must be reported to Moving Insurance within 45 days of delivery.

C. Furniture and Non-packed items: Damage will not be covered unless noted on the Movers Bill of Lading, Inventory or Delivery Receipt signed by all parties at delivery, reported to Moving Insurance, LLC within 48 hours of delivery or date/time stamped photos taken within 48 hours of delivery. Furniture constructed of any type of engineered wood, manufactured wood, veneered chipboard, particle board, medium density fiberboard (MDF), composite board, press board, press wood, or similar is excluded from coverage.

D. Missing items: Loss will not be covered unless a Full Descriptive Inventory is completed for the move. Loss must be noted on the Mover's Bill of Lading, Inventory or Delivery Receipt signed by all parties. Items claimed missing from cardboard moving cartons will only be covered if the respective cardboard moving carton the item was packed in is noted open or missing at delivery. Blanket statements such as items missing or missing cardboard moving cartons will not be accepted.

E. Mechanical/Electrical items: Any internal electrical or mechanical component of any device will not be covered unless exceptions are noted at the time of delivery for external damage to such property. Loss of data and recalibration are excluded. Electrical or mechanical malfunctioning coverage may be available for a nominal additional premium. If such coverage is purchased, it is required that any electrical or mechanical item covered by this insurance must be inspected at origin and destination by movers, with a specific note on the carrier's inventory indicating the operable condition of this item. Failure to do so will cause denial of claim and will not constitute refund for this insurance coverage. Any item inventoried by the mover as MCU (mechanical condition unknown) will not be covered.

F. Pairs & Sets: If any item of a "set" is lost or damaged, payment is only made for the proportionate value of the item damaged, not the entire set, unless pairs and sets coverage has been purchased as part of the policy, if available. Items listed as a set must be insured either at the total set’s replacement value or with the individual replacement value of each piece listed. If undervalued, co-insurance will apply.

G. Items We Do Not Insure: Jewelry, watches, gem stones, cash, currency or bank notes, deeds, travelers check, family photos, albums, or home videos, other legal documents such as deeds or wills, tax records, personal files or letters, address books, coin or stamp collections, collectibles, sports memorabilia, alcoholic beverages, foods, medications, negotiable items, furs or garments trimmed with fur, ammunition, contraband, cigarettes, laptop or tablet computers, computer software or files, mobile or cellular telephones, non-household items, items that are considered for commercial, industrial or non-household use including merchandise for sale or exhibition, real estate/property damage, items not listed on the movers' inventory, items not shipped, items received by the carrier as Condition Unknown, and items excluded on the moving company's Order for Service, Bill of Lading, or Waiver Forms are not insured.

Loss/Damages Not Covered

1. Loss/Damage caused by wear and tear, deterioration, changes in climatic conditions, mold and mildew,

infestations, pre-existing damages, inherent vice, wrinkled/soiled: clothing, linens, drapes, or rugs. Any damages caused because of the following being in the shipment: hazardous materials, items that are flammable, corrosive or explosive; perishables: food, plants or living things that may die or spoil in transit. Contributory negligence on the part of the owner and/or their agents. Damages or loss attributed to an act, order, or omission on the part of the shipper.

2. Loss/Damage arising out of the acts of any government, customs authority, or official confiscation. Physical loss or damage to the property carried out for political, terrorist, or ideological purposes when property is in storage.
3. Losses due to delay or service related issues, including, but not limited to mover and customer agreements, shipment delays, etc.
4. Loss/Damage caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, however caused.
5. Loss/Damage on door to port shipments are not covered unless exceptions are noted on the paperwork when the shipment is received at the port of discharge and signed by all parties.

Beds

- Bed frames should be disassembled from bed and any loose pieces (screws, bolts, nuts, etc.) should be packed in a parts box or tied to the bed frame and noted on the corresponding inventory.
- Bed rails should be bundled together, and pad wrapped.
- Headboard and footboard need to be pad wrapped by mover.
- Mattresses must be packed in mattress cartons.
- Preferred method is to pack mattress into plastic bag and then into mattress carton.

Books

Recommended carton size - Small Book Carton (1.5 cubic ft.)

- Books should be packed upright, alternating spines. Hardcover, medical books, professional manuals, bibles, etc. should be paper wrapped first.
- Separate each layer with a folded piece of packing paper.
- Pack smaller paperback books upright or magazines to tighten up the carton, or just add some crumpled packing paper.
- Never pack more than 30 pounds of books in a box.

Framed Pictures

Small Framed Pictures

Recommended carton size - (3.0 - 4.5 cubic ft.) Choose the carton that best fits the size pictures that you are packing.

- Never lay flat. Always stand in an upright position.
- Cover the bottom of carton with some crumpled packing paper to help cushion the load.
- Wrap each picture individually and stand upright leaving some space to cushion sides. Top off carton with more packing paper to fill, secure & tighten it up.
- Mark "fragile" with red marker if possible.

Large Framed Pictures

Recommended carton size - (Glass Pack/Mirror Carton) Choose the size that best fits the size pictures that you are packing.

- Cardboard inserts are also available to protect the edges.
- Any pictures/mirrors that are too large for this type of carton must be custom crated by the Affiliate.
- Any picture/painting of any size valued at $5,000 or more must be professionally crated by the moving company. If the value is $10,000 or more, it must be crated by a third-party crating company.

Mirrors/Glass/Marble Tops and Similar Items

If the item will fit into a mirror carton, and the value does not exceed $5,000, the item should be packed into the mirror carton by the Affiliate. If the item exceeds $5,000 in value, the Affiliate must build a crate specifically for this item, and the item must be bubble wrapped and protected inside the crate. If the item exceeds the size of a mirror carton, no matter the value, the item must be packed into a wooden crate. If the value of the items exceeds $10,000, the item must be professionally crated by a certified third-party Service. This protects the customer, the Affiliate and the insurance carrier.

Kitchen Items – Breakable

Recommended carton size - Dish Pack

- Cover the bottom of carton with some crumpled packing paper to help cushion the load.
- Plates and dishes must never lie flat inside the carton. Always stand plates and dishes in an upright position and pack on their side and not flat on top of one another as the weight inside the carton will break or crush them.
- To wrap, place several sheets of newsprint on a flat surface. Place a plate on top of the newsprint. Grab edges of top newsprint sheet up around the plate, covering completely (wrap each plate individually). Put the next plate on top of this and repeat the process. It is safe to pack up to 3 plates in this same bundle, finally wrapping the fourth sheet of newsprint around the entire bundle. Place bundle into Dish Pack on top of the crumpled newsprint layer in an upright position, on side (not flat), leaving some space to cushion side walls of carton. Continue to layer crumpled newsprint in between each layer of upright dishes.
- Top off carton with more packing paper to fill, secure & tighten it up.
- For larger breakable items - Pyrex dishes, china serving bowls, glass coffee pots - wrap in paper or bubble wrap. Put two or three smaller items or one larger item in the center of a small box with crumpled packing paper. Make sure a layer of crumpled packing paper is between each item. Fill in top of carton with crumpled newsprint to eliminate carton being crushed when stacked.
- Seal and mark "Fragile - Kitchen."

Glassware

Recommended carton size - Dish Pack

- Never lay glassware on side.
- Cover the bottom of carton with some crumpled packing paper to help cushion the load.
- Wrap each glass and mug individually in packing paper or bubble wrap.
- Put layers of packing paper or bubble wrap in between plates and bowls.
- Fill bottom of box with crumpled packing paper. Glasses and mugs should have paper crumpled inside each glass, then the glass or mug should be wrapped in paper.

- Glasses should be placed upside down in the carton. Fill in sides and top with crumpled packing paper. A layer of crumpled newsprint should go between each layer of glasses.
- Glass bowls can stack into each other, (normal position). Use paper in between each item, then wrap the bundle in paper. Do not stand bowls on edge.
- Top off with packing paper to tighten it up.
- Seal and label carton. Mark "Fragile" with red marker, if possible.

Stemware/Crystal, Collectibles

Recommended carton size - 1.5, then into Dish Pack

- Never lay stemware/crystal flat.
- Crumple some packing paper to cover the bottom of the carton.
- Wrap each piece individually with packing paper, then again with small bubble wrap.
- For figurines/detailed fragile pieces, wrap delicate and small protruding sections with tissue paper, then bubble wrap the item.
- Tape each piece securely and stand upright.
- Top off carton with crumpled newsprint to tighten up the carton.
- Seal and label carton.
- For especially delicate and/or high value items, pack into book cartons, then place two book cartons into one dish pack for extra protection.
- Mark "Fragile" with red marker, if possible.

Glasses and Teacups

Carton size: Dish Pack

- Put a layer of crumpled newsprint on the bottom of the box. Put crumpled newsprint or tissue paper inside each glass/teacup. Wrap each glass or teacup in packing paper a piece of bubble wrap and tape it.
- Place wrapped cups or glasses upside down.
- Place a layer of cardboard and another layer of packing material between layers
- Keep layering in wrapped cups and crumpled packing paper leaving space at the top to fill with crumpled packing paper.
- Seal and mark "Fragile - Crystal/China."

Collectible Items

- Please remember that all collectibles are excluded from coverage – refer to section above, Exclusions/Items We Do Not Insure.
- Wrap each fragile item separately with bubble wrap and tape.
- For figurines/detailed fragile pieces, wrap delicate and small protruding sections with tissue paper, then bubble wrap the item.
- Put a layer of peanuts or crumpled packing paper on the bottom and layer in wrapped items with peanuts or crumpled paper in between.
- Put a final layer of peanuts or crumpled paper on top.
- For especially delicate and/or high value items, pack into book cartons, then place two book cartons into one dish pack for extra protection.
- Seal and mark "Fragile - Collectibles."

Kitchen Items Non- Breakable

Recommended carton size - 3.0 or 4.5

- Put packing paper between the items.
- Wrap all items individually with newsprint.
- Fill in spaces with crumpled packing paper.
- Seal and mark "Kitchen."
- Non-Perishables, canned goods, Tupperware, plastic ware, paper plates, etc.
- Cleaning supplies that are non-hazardous, non-flammable, non-poisonous.

Small Appliances

TIP: Don't use plastic peanuts or shredded newsprint, which could get into the machines and cause damage.

- Group kitchen appliances, like blenders and toasters, or other small household appliances, like hand-held vacuums and telephones, two or three to a box.
- Make sure the bottom of the box is securely taped, and then pad the bottom of the box with crumpled packing paper.
- Small appliances should be generously paper wrapped individually and packed in appropriate sized cartons.
- Put another layer of packing materials on top, seal the box, and mark it "Kitchen Appliances."
- Pack items into 3.0 cartons or dish packs.

Computers

- It is best to pack computers in their original boxes and packaging from manufacturer. If original packaging is not available, crumple packing paper on bottom of container, wrap computer with packing paper or bubble wrap and place in container.
- Disks should be packed in a separate box, but not with anything magnetic.
- Bundle cables and wires and color code them to their matching holes so it's easy to reconnect. Fit in cables and accessories, close and seal that box.
- Printers should be packed separately: be sure to remove the printer cartridges.
- Mark each box "Fragile - Computer."

Stereo Components

- Make sure all components are completely cooled off. Use color-coded tape to mark where cables and cords should go in the equipment for easy reconnect.
- Check manuals for any special moving preparations that need to be done that will keep internal components from moving around.
- With turntables, tape down the "platter" the record sits on and tape the arm to the armrest. (Pack the plastic turntable cover separately from the turntable; if it comes off, it may screw down.)
- Put components in original boxes, or pack by crumpling packing paper on bottom of container. Wrap with packing paper or bubble wrap and crumpled packing paper and place in between box and component, top off box with crumpled packing paper and seal.
- Don't bundle components together in the boxes unless they're small enough to be separated.
- Seal and mark boxes "Fragile - Stereo/Audio Equipment."

Linens

Recommended carton size - 3.0 or 4.5 tall cubic ft.

- Pack assorted sheets, towels, pillows, etc. in paper lined cartons
- Seal and label your carton accordingly.

Shoes

Recommended carton size - 3.0 or 4.5

- Wrap each shoe individually in newsprint. Do not wrap pairs together as you can damage the material of the shoes.
- Seal and label carton.

Hanging Clothes

Recommended - Wardrobe Carton with 24 inch hanging bar

- About 30 inches of closet space will fit into a wardrobe carton.
- Items should be placed into the wardrobe to hang freely; tight enough that hangers will not slide along bar during movement, but not tight enough to crush and wrinkle items.
- Table cloths/curtains can be put on hangers and packed into wardrobe carton.
- Do not place any other items in the bottom of the wardrobe carton except pillows or small cushions in the very bottom.

Rugs

Rug must be rolled, and then padded. NEVER fold rugs. Recommended method is to have rug vacuumed, then rolled, wrapped in shrink wrap and then padded in moving pads.

Lamps and Shades

- Floor lamps need to be wrapped with packing paper and packed into a floor lamp container to avoid getting bent during shipping.
- Remove light bulb and lamp harp. Wrap the base, harp and bulb separately in newsprint.
- Lamp shades need to be packed in their own container.
- Table lamps need to be wrapped in packing paper. To avoid movement in the box, fill all sides with soft items like throw pillows, blankets, or crumpled packing paper.
- Lamp shade is to be placed in its own separate box. The shade is to be placed face down in the moving box and filled with packing paper. Then wrap the lamp harp and light bulb in packing paper and place in center of the lamp shade.

Kids' Items

- Pack kids' rooms last.
- Most kids' toys are somewhat non-breakable and can go in boxes with some crumpled packing paper to fill in spaces.
- Breakable toys like models or porcelain dolls can be wrapped in bubble wrap and packed in boxes with crumpled packing paper.
- Make sure you drain water from squirt guns and seal paints and other safe but messy materials in zip-lock bags or containers. Pack them together in a box lined with a plastic bag.

- Mark each box/container with the kid's name to indicate what room each box needs to be placed at time of delivery.

Toys and Stuffed Animals

Recommended Carton size - 4.5 or 6.0

- For stuffed animals, line inside of carton with newsprint. If stuffed animals are medium to large size, place loosely into carton, crumple paper to fill in top of carton and label accordingly. If some of the stuffed animals are small; these should be wrapped into newsprint and placed into carton.
- Toys should be individually wrapped in newsprint and packed into carton.

Lawnmowers and Lawn Tools

- Lawnmowers along with all other lawn tools and equipment must be clean and free of all grass and debris (use a hose).
- Drain gas and oil out of the lawnmower and any other gas-powered equipment into storage containers.
- Tape or tie handles of rakes, shovels, and other garden tools. Or bundle and wrap in skins and pack on top of top tier in truck.
- Pack smaller garden/lawn items in a box.
- Drain garden hoses down a hill, roll up, and put in a box.

Special Handling Requirements

The following items are subject to specific packing requirements and if all requirements are not met, loss or damage to these items will not be covered:

Delicate and Fragile Items

Delicate and fragile items or out of the ordinary items, including but not limited to: lamps, glass tables/tops, marble tables/tops, slates, taxidermy, paintings, framed pictures, statues, chandeliers, display cases, pianos, grandfather clocks, pool tables, wall units, chandeliers, hot tubs, which may or may not require the disassembling and/or reassembling of these items, **must be handled only by a certified third-party service** or **professionally packed and/or crated by the Affiliate** in wooden or other protective containers specifically manufactured for the item**. Items valued at $5,000 or higher MUST be professionally crated in a solid wood crate. Items valued at $10,000 or more must be serviced/crated by a certified third-party company.** Wrapping such items in moving pads does not constitute professional packing and items wrapped this way will not be covered.

Artwork, Statues, Chandeliers, and Other Delicate, Fragile or High Value Items (Over $5,000)

Items need to be crated in a solid wood crate. All glass or marble table tops, slate, mirror, pictures, etc. that are valued **UNDER $5,000** must be packed appropriately in a picture, mirror or carton specialized for the safe packing and transport of that item. Any item valued at $5,000 or higher must be packed in a solid wood crate. Items valued at **$10,000 or higher** must be wood crated by a certified third-party company.

China Cabinets, Curio Cabinets and Similar Items

All glass needs to be removed and professionally packed into mirror cartons. If the value is $5,000 or more, or the glass is too large for a mirror carton, then the glass must be crated in solid wood crate. If the glass or glass doors cannot be removed, the item must be pad wrapped, bubble wrapped and then cardboard crated. If the item is an antique and/or the value is $5,000 or more, the item must be professionally crated in a solid wood crate. If the value is $10,000 or more, the item must be crated by a certified third-party company. Items with curved glass, antiques, spindle legs or ornate sections may require professional crating.

Televisions

Must be part of a shipment and not the only item insured. TVs must be professionally packed or crated in an original carton with the original Styrofoam, or in a special manufactured flat screen TV box or a wooden crate. TVs must be unpacked by the movers at destination and checked for damages. In the event of a claim, the customer will be required to provide the year, make, model and proof of ownership.

Televisions - Big screen

- Be sure to leave the cable and cable box behind since those belong to the cable company.
- Check the manual to make sure there are no special moving preparations that need to be done to stabilize internal components.
- Slide the foam forms on either end. Then slide it into the box, making sure it remains upright, seal it, and mark it "Big-Screen TV."
- **Pad wrapping alone is not sufficient packing protection; TVs must be properly packed in a box/container/crate.**

Televisions - Less than 30" screen

- Make sure to leave the cable and cable box for the cable company.
- Check the manual to make sure there are no special moving preparations that need to be done to stabilize internal components.
- Wrap up any cords for the TV and put in the original boxes or in the container available through the moving company.
- Never put any other electronics in the same container as the TV.
- Seal and mark the boxes "Fragile - TV."

Mattresses

- **Specifically excluded from coverage unless packed by the Affiliate in mattress cartons.**

Motorcycles and Motorized Scooters

Gas and oil must be drained. Must be crated in a solid wood crate or in a special manufactured motorcycle box available through the Affiliate's supplier of packing materials.

Pianos

All pianos must be professionally serviced, and all corners foam protected, pad wrapped and cardboard crated, and placed on a piano board. Any piano with a high gloss surface must be foam wrapped, then pad wrapped, cardboard crated and placed on piano board. Any piano being moved internationally, or with a value of $25,000 or more, must be professionally crated and uncrated by a certified third-party service in a solid wood crate, and

any exceptions noted on the paperwork. Any damage due to assembly or disassembly is specifically excluded from coverage. MED coverage is not available.

Do's and Don'ts for Moving a Piano: Know the Instrument

- Do move any furniture and other objects out of the piano's traveling path before starting. It will be much harder to do this after you start, especially if the path involves stairs.
- Do cover the piano in non-slip blankets, folding the edges beneath the instrument and securing them with moving cords to protect its finish.
- Don't leave the lid unlocked — a bumpy ride or mistake can damage the instrument's ivory keys.
- Don't try to leverage the weight of the instrument in one direction or another. Tipping the instrument over a set of stairs, for example, can put stress on the instrument's midsection and permanently warp its frame.
- Do place packing desiccants inside the piano before packing it up. If it's loaded into a truck that stops in a humid environment overnight, the wood can warp and crack later.
- Do secure the packed piano in the truck during loading. Any movement during transport can result in a damaged instrument, including damage that isn't immediately visible.
- Don't use typical cargo straps for the piano when securing it. Be sure to use heavy-duty furniture straps that can reliably hold the instrument's weight during transit.
- Do remove a grand piano's legs before moving. The legs are fragile and can easily break during transport. Additionally, removing the legs usually makes it possible to fit the piano vertically through doorways.
- Don't load the piano last. Put the piano in the very front of the moving truck, right up against the wall. If the interior of the truck isn't level, place some wood planks on the floor so that the weight is evenly balanced.

Safety Tips

- **What you're wearing**. When dealing with a heavy, cumbersome and awkward item like a piano, a pair of baggy pants or the wrong shoes can make a major difference. Don't wear anything that can get caught on the instrument while it's in transit and be sure to wear the most slip-proof pair of shoes you own. One wrong step can cause a dangerous accident - don't take any risks.
- **The piano's exact traveling path**. This one is touched upon above, but make sure you know every detail of piano's path to the loading truck. For instance, if you have four movers helping, who takes the lead when the piano reaches the stairs? Who supports the instrument's weight from the back and who guides it by directing its mid-section? Leave nothing to chance and discuss this before anyone puts on a pair of moving gloves. Once you've arrived at your destination, you'll want to perform this step all over again.
- **The piano's exact measurements.** Once you've placed the piano on the piano board, take out a tape measure and figure out whether it will fit through the doorways you need it to travel through. Make sure to accommodate the instrument's length as well, or you may find yourself stuck at an angle in a small hallway the piano can't clear.

Grandfather Clock

Pendulum and parts must be serviced by a third-party company and packed into a carton. The clock must be crated or put into a grandfather clock box or it is not covered. If the value is $5,000 or more, the clock must be

professionally crated in a solid wood crate. If the value is $10,000 or higher, the clock must be crated by a certified third-party service.

Hot Tubs/Spas

A third-party company must service at origin and prepare for shipping (Drain, electrical, etc.). Must be on 4-wheel dollies, pad wrapped and cardboard crated. Affiliate needs to strap into truck to secure.

Exercise Equipment

Specialized equipment or high value ($5,000 and over) must be serviced and packed by a third-party company.

Bicycles

If value of bike is under $1,000 it must go into bike box; if value is $10,000 and over it must be serviced by third-party company.

Chandelier

If it can be broken down, it must be professionally disassembled, and each crystal individually wrapped and packed by the mover into a dish pack. If it cannot be broken down, it must be suspended in a wooden crate. If the value is over $10,000, this must be done by a certified third-party service.

Leather Furniture

Leather should only be protected with furniture pads or blankets. No shrink wrap. If the value is $5,000 or more, the item should be cardboard crated after pad wrapping.

Upholstered Furniture

Micro fiber, suede, cotton, cotton-blend, silk, linen, polyester, rayon, wool, or velvet must be shrink wrapped for protection from rain, sweat, etc.

Pool Tables

Must be disassembled by a certified third-party company or professional pool table company. Slate must be crated in a solid wood crate. Must be reassembled by a certified third-party company or professional pool table company.

Manufactured Packing

If customer is moving an item that is still packed in the manufacturer's factory packaging, **THIS IS CONSIDERED PBO.**

MED coverage (Mechanical/Electrical Derangement)

This added option is for **All Risk insurance types only** and covers against any internal damage to electronics and/or mechanical items being moved where no physical damage is apparent. MED coverage is not available for Pianos or Plasma TVs.

The Affiliate must inspect the items at origin to make sure it is in operable working condition and mark on the paperwork; at the time of delivery, the customer and delivery agent must inspect the item to ensure that it is in operable working condition and make any notes on the driver's paperwork. Additionally, the Affiliate must allow time for the customer to inspect items at the time of delivery and note on the driver's paperwork if there is any damage to any item and the customer must also note on driver's paperwork if any items are missing.

Pair/Sets Coverage

This added option is for **All Risk insurance types only** (the basic insurance option does not offer this coverage) and will compensate the customer based on the value of an entire set or pair, even in the case of only one item or a few items being damaged or lost. This coverage is for items that can ONLY be purchased as a pair or set. For example, a vanity set containing a dresser with a vanity mirror that can ONLY be purchased together. If the mirror is damaged beyond repair, the entire value of the set will be covered under this additional coverage, not just the mirror.

Professional Moving Guide

Paperwork (BOL, Inventory, warehouse receipt, etc.)

- Claims will not be considered properly presented until RIG has received the completed forms, signed by the assured, and accompanied by the required documents and indicating the dollar amount of your claim. Incomplete claim forms will not be processed and will be returned for completion. All claims must be submitted to Relocation Insurance Group within 45 days of delivery (48 hours for Office Moves). Incomplete claim forms will not be processed and will be returned for completion.
- Every shipment for which Insurance has been purchased by or on behalf of the customer will be reviewed by the Affiliate's crew and documented via itemized inventory as prepared by the customer, and Affiliate shall prepare a full and complete household goods descriptive inventory as mandated and customary in the moving industry. Company Terms and Conditions preclude any verbal or written agreements and/or waivers to an inventory between the mover and customer where such agreements violate or conflict with RIG Terms and Conditions. Moreover, any external statements or agreements made between customers and Affiliate that are in contradiction to any RIG Insurance Terms and Conditions will not be recognized or endorsed during the Claim settlement process. Noncompliance with the above requirements will result in denial of claims and Affiliate will assume full responsibility for settling those claims.
- On claims for damages to household good items, we require estimates for the repair of the damaged items. An appliance/furniture repair firm, or marine surveyor, on their letterhead, should make repair estimates. Attach to claim form. Appraisal fees are not covered by the insurance contract. Do not proceed with repairs without written authorization from Relocation Insurance Group. Do not discard any damaged item(s) until the claims department has advised to do so.
- Attach a copy of mover's inventory, delivery exceptions, bill of lading, assured's copy of insurance certificate, and other documents to support the claim including photographs of the damaged item(s).
- If the damage exceeds US $500, a survey may be required. Following notification of a claim, we may assign a survey agent at our discretion.
- To protect the insurance company's interest, we ask that you/your clients immediately write a letter to the ground, air or ocean carrier who transported your shipment and to the origin and destination agents. Advise them that loss or damage has occurred to your property. Enclose copies of these letters with your claim presentation form.
- We require that you send your claim form and supporting documents by registered and/or certified mail, so you will have proof that the 45-day time limitation has been met.
- Make sure that the driver is aware that damage and/or missing items will need to be inspected by the customer before they are to sign the Bill of Lading.

Missing Items

Loss/shortage will not be covered unless a Full Descriptive Inventory is completed for the move. Loss must be noted on the Mover's Bill of Lading, Inventory or Delivery Receipt signed by all parties. Items claimed missing from cardboard moving cartons will only be covered if the respective cardboard moving carton, the item was packed in, is noted open or missing at delivery. Blanket statements such as, "items missing" or "missing cardboard moving cartons", will not be accepted.

In any case of a shipment being stored at a non-approved warehouse, tendered to a non-approved affiliate or for delay or non-delivery of insured goods where Company (RIG), or its insurer has suffered any financial liability, affiliate will be held legally and financially responsible to the full extent of cost, including and not limited to all legal fees, claims payments, re-delivery costs, etc.

General Moving/Loading Tips

Tier the load by placing the heaviest pieces in a row across the floor of the van and building a second and third row on top of the first, and so on, until they reach the ceiling. Then start on the next tier.

Household items are never identical in weight, shape or size, and **packing for a tight, evenly distributed load is key** to ensuring that all belongings arrive undamaged. Use furniture pads to meet this goal; to fill a space, to level a tier or to give support to a curved (contoured) or irregularly shaped item.

- **Use pads** for the tops of cartons or blocks used underneath furniture with legs to help spread the weight evenly.
- **Fill the top of a hutch or armoire with pads** to avoid springing the joints. Pads will raise the tier so that subsequent rows will not rest directly on the top lip.
- The tier behind the back of overstuffed furniture or upholstered couches must be padded to protect the furniture. Also, the floor under the couch must be padded and **a pad folded into four gives plenty of protection** to a couch with flat ends. However, a couch with irregularly shaped ends, such as one with "French wings," must be set on a base of several pads folded to support the contour of the arm.
- Make sure all boxes are labeled with their contents and destination room location.
- Wrap upholstered furniture with self-adhering plastic wrap, paper padding or furniture pads to protect from soil and punctures.
- Wrap wood or metal furniture with moving pads or paper padding. Pay special attention to corners and legs.
- Be generous with padding to avoid scratches, gouges, and broken items.
- Disassemble furniture such as kitchen tables, entertainment centers, bed frames, headboards, footboards, and dresser mirrors.
- Wrap bed rails or disassembled table legs and roll them into large rugs or carpets.
- Remove shelves from bookcases, armoires, etc., and wrap them separately (if removable).
- Remove hardware, screws, parts, etc., from furniture, place them in a sealable bag and pack inside a part box.
- Avoid tipping refrigerators/freezers on their sides as this can cause damage to the compressor.
- Tip the washing machine backward to drain as much water as possible.
- Place hoses from washer or dryer in a plastic bag and put them inside the unit.
- Pack trays/glass shelves from microwaves and refrigerators inside a moving box.

Loading Items

- Make sure you have an obstacle-free route from the door to the moving truck.
- Lay a tarp or plastic wrap on the floor of the trailer to protect against dust/dirt.
- Designate one or two people to remain on the truck while the others are carrying items. They will be responsible for stacking and loading everything tightly. Make sure to never leave your truck unattended as this creates opportunity for theft.
- Begin by loading into the front of the truck (near the cab) and work your way toward the back.
- Stack items from floor to ceiling, putting heavy items on the bottom and lighter items on the top.
- Create 2' – 3' tiers as you are loading. Each tier should be close to the top of the moving truck ceiling before beginning the next tier.
- "Square" the load by creating a flat surface with boxes. This makes each level easier to stack.
- Pack items tight, like a jigsaw puzzle – all space should be filled to avoid shifting in transit. Use "fillers" for any open space.
- Tie each tier off with ratchet straps/rope, etc. to secure.
- Load the largest, heaviest furniture and appliances first (against the walls to help distribute the weight evenly throughout the truck). The sofa/loveseat should be placed on end if possible. If the legs are not removable, point them toward the wall and pack "fillers" in the space between the wall and the sofa/loveseat (don't forget to wrap each item).
- Remove cushions from the couch and pack into cartons.
- Place wrapped headboards and footboards between mattresses.
- Remove drawers and contents of drawers before moving desks, cabinets or dressers. Once the items are loaded on to the truck, replace the drawers and secure with self-adhesive plastic wrap.
- Make sure items that could potentially cause damage are not loaded against fabric or wood furniture. For example, a piece with protruding metal could puncture a sofa or mattress.
- Avoid loading thin-legged tables on bottom; they may not be able to handle the weight of items loaded on top. If table legs can be removed, it is best to remove the legs and place table on its side.
- Avoid loading the feet of an item directly on top of a finished piece of furniture; this could dent or puncture the finish.
- Avoid loading furniture against other furniture or truck walls without proper padding (furniture pads, paper pads, cardboard, etc.).
- Load the heaviest and largest boxes first. Place them on top of appliances and furniture and fill any cavities beneath tables, desks and chair seats.
- Stack lighter boxes on top of heaver boxes.
- Place fragile items or awkward shaped items on last and secure tightly (make sure they're marked "fragile").
- Place light-weight loose items like plastic plants, small rolled up rugs, bundled mops and brooms, etc. on top.
- Rolled up rugs, bags of linens, etc., can be used to help fill void areas.
- Keep gas operated items like lawn mowers, weed eaters, etc., on the truck floor, covered with tarp or plastic sheeting and away from fabric items (after you drain flammable fluids).
- When moving motorcycles, riding lawn mowers or small ATVs, use strong ratchet straps to secure the items and ensure they stay in place during transit. If moving in a trailer, we recommend nailing wooden blocks into the trailer floor for added bracing. All fuel must be completely drained.

Warehouse Handling

We require a signed warehouse receipt and accompanying exception sheets when applicable to support any shipment that has been unloaded into the Affiliate's Physical warehouse including set-offs, S.I.T. (Storage in Transit) & Permanent Storage. Leaving a shipment on a truck or trailer is not considered Storage and coverage will be denied if shipment is stored on a truck or trailer for any length of time.

International Shipments

Important International Pre-move Reminders for Your Customers

- Pack and set aside all personal items, passports, and important paperwork that will be traveling with them so that it doesn't get "caught up" in the move. Additionally, please remind your customers that RIG Insurance will not cover money or jewelry among many other items (see Exclusions above).
- PBO cartons are prohibited in International Shipments and those items will be excluded from insurance coverage.

Please note that on **all insured, international shipments**, RIG **requires interior pictures** of the load inside the Steamship Container or Lift-Van (whichever is applicable) to verify the quality and security of the load. RIG will request these photographs in the event of a claim.

Prohibited items: If It's Dangerous, It Can't Be Shipped

If the item that you are attempting to ship states any of the following words on the label or packaging, it cannot be shipped: explosive, compressed, gas, flammable, poison, toxic, infectious, radioactive or corrosive.

The more obvious items that are prohibited are: **alcohol; ammunition; bodily fluids, such as blood; combustibles; explosives/flammables; and handguns.**

Clearly, if an item is easily identified as "dangerous" or "hazardous" with or without a label, don't try sending it. For example, anything labeled "flammable gas" won't be getting too far in the shipping process. Fireworks, as well, can't be mailed anywhere.

Other Prohibited Items

While certain items are obviously potentially dangerous, others are less so. Still these items are also on the international shipping prohibited list. Consider perfume or cologne, as an example. These oft-purchased gifts are not allowed to be shipped because they are considered flammable.

Many of these items are usually not considered hazardous, especially when they can easily be found in our bathroom cabinets. Others are quite useful in the home and, when used appropriately, they are not dangerous. However, the following is a list of common household and consumer products that may not be mailed. According to the U.S. Postal Service, "they can become a hazard when shaken or when the temperature or pressure changes."

Some of these more common, yet potentially hazardous, materials include: **perfumes, nail polish, flea collars**

or flea sprays, aerosols, bleach, pool chemicals, paints, matches, batteries, dry ice, mercury thermometers, cleaning supplies, or glues.

*Recommended Third-Party and Crating Companies**

*We have negotiated discounted rates for your customers with the following two companies. Please be sure to tell them that you were referred by Moving Insurance, LLC for accurate quoting of these discounted rates. Please note that Relocation Insurance Group does not financially benefit from these relationships. However, due to our relationships, these two providers offer discounted rates to your customers.

- Relo Solutions Group* (844)210-1999
- Executive Movers Service* (888)220-3451

Additional Third-Party Companies without discounted rates:

- MSS (800)433-1159
- Relocation Movers Service (800)490-7356

RIG Contacts for you, our Affiliate

If you should have any questions about this manual or need further information, please contact your Affiliate Development Manager or Affiliate Network Department:

- **Kim Weaver, Compliance Manager**
  Toll Free: 888-893-8835 x122; Direct: 636-285-0205
  Fax 636-287-1384
  KimW@RelocationInsurance.com

RIG Contacts for your Customers

If your customer needs assistance, please contact one of our staff members below:

- **Customer Service Department**
  Toll Free 888-893-8835 x 503 or option 2
  Fax: 314-832-6806
  crm@relocationinsurance.com

- **Claims Department**
  Toll free: (888)893-8835 x 520 or option 6
  Fax: 973-528-0641
  claims@relocationinsurance.com

Congratulations! We welcome your company as an Affiliate at Relocation Insurance Group. Please remember to sign the Affiliate's Acknowledgement of Receipt below. Thank you!

Affiliate's Acknowledgement of receipt

In effect until further notice

I have read the online copy of the Relocation Insurance Group Quality Control Manual and I understand the requirements, and expectations as stated herein for all moves insured with Relocation Insurance Group, LLC. I understand that if I have questions, at any time, regarding the Quality Control Manual, I will consult with the Affiliate Development Department.

Please read the Quality Control Manual carefully to ensure that you understand the requirements before signing this document.

Receipt By (Signature):

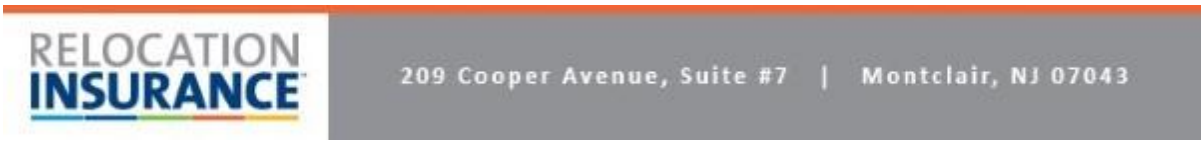
Printed Name:

Title:

Company Name:

Email:

Date Signed: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