

# Full-Value Protection



## What ifs, what abouts and what else you need to know

A smooth, safe and worry-free move is as important to us as it is to you. That's why Mayflower automatically includes Full-Value Protection as part of your moving quote. To help you better understand what Full-Value Protection is (and isn't), we've put together a list of the most-asked questions we've received from customers just like you.



## How Does Full-Value Protection Work?

Subject to important conditions, if we cause damage or loss to any of your personal belongings, they will be either repaired or replaced up to the total amount you declare. Under the Full-Value Protection option, the default limit of liability is calculated at a rate of \$6 per pound, multiplied by the estimated weight of your shipment. *For example, if your belongings weigh a combined total of 10,000 pounds, the default level of Full-Value Protection would be \$60,000.*

You have the option to declare a higher value than the default amount included in our Full-Value Protection option for an additional charge. It's up to you to decide how much valuation you need — and you can increase your valuation amount all the way up to when we begin loading your shipment.

## What If I Waive Full-Value Protection?

Applicable federal laws and orders require all long-distance movers to, at minimum, offer two valuation options: Full-Value Protection and a Minimum Liability Valuation Option. The Minimum Value Liability Option limits the movers' liability to \$.60 per pound per article for loss or damage to your belongings during the move — one-tenth of what's offered with Mayflower's Full-Value Protection. So, for example, if your mover loses or damages a three-pound computer tablet, you'd receive just \$1.80, with no option to replace or repair it.

Please refer to the Mayflower website, **mayflower.com** and Mayflower's UMT1 tariff, for complete details on Full-Value Protection and all of our valuation offerings.

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## Is Full-Value Protection the Same as Insurance?

No, Full-Value Protection is not insurance like the insurance coverages that may be provided by your homeowners policy because you don't have to prove our negligence caused the loss or damage. Instead, subject to certain limits, we will be responsible for your claims. Our Full Value Protection option reflects the monetary value of that responsibility. Insurance is a very different legal transaction with policy terms that are different across providers. That coverage should be discussed directly with your insurance provider.



## What About Items of Extraordinary Value?

Chances are you own things – such as designer clothing and shoes, gaming consoles, jewelry, sports equipment, antiques, etc.– that are valued at an amount that is considered to be of “Extraordinary Value” based on their size or weight not being commensurate with their value. If these items are not included on the High-Value Inventory form, any potential claims compensation paid out will be limited to \$100 per pound for the item.

Mayflower’s High-Value Inventory Form is provided only with Mayflower’s Full-Value Protection option. Use this form to list anything being moved that falls into the Extraordinary Value category. Be as thorough and meticulous as you can because Mayflower’s liability for anything not listed will be capped.

If you have questions, ask your mover for a detailed explanation.



### **Protect your belongings!**

Without being listed on the High Value inventory for the potential payout for a damaged designer handbag would be capped at \$200 (based on \$100 per pound).