



RAMSEY'S MOVING SYSTEMS

"HELPING YOU MAKE ALL THE RIGHT MOVES"

TERMS AND CONDITIONS

Ramsey's Moving Systems, Inc. is dedicated to providing safe and efficient moves to each of its valued customers. To do this, the company has put some policies in place that will enable each customer to have the smoothest move possible. Each policy is detailed below. Our *move* coordinators are available to answer any questions you have about any of the following information.

CHANGES MADE TO YOUR MOVE: This estimate is based on the inventory obtained in person or over the phone. It assumes no changes have been made and the crew does not run into problems such as: insufficient preparation/organization for the move and has proper access to furniture, equipment, common areas, loading docks, elevators, hallways and roadways at both addresses. ***If changes are made, this estimate is no longer valid.*** Discuss all changes with Moving Coordinator. An updated estimate will be provided.

CERTIFICATE OF INSURANCE (COI): SAMPLES of our Certificates of Insurance proving we are properly insured can be provided upon request. **These samples are provided free of charge as long as no additional insured is needed.**

If you need COIs which are more specific, email or fax the **1) contact person, 2) address, 3) phone, 4) fax number and 5) the exact certificate holder & additional insured's** information to Scott at info@ramseysmoving.com or fax: 610566.2324. If we have to add any building as additionally insured there will be a \$25.00 fee will be added to the price of the move.

Ramsey's insurance agents will fax the requested COI(s) directly to the landlord's contact person.

VALUATION COVERAGE

At the beginning of your move, the foreman will present you with a "bill of lading" and review our valuation coverage options. At that time you will be able to choose the option you wish or you may book your valuation coverage in advance with your moving consultant.

OPTION 1 – FULL VALUE PROTECTION - \$100, \$250, \$500 DEDUCTIBLE OPTIONS -- When you elect to purchase Full Value Protection, articles that are lost, damaged or destroyed will be either repaired, replaced with like articles or a cash settlement will be made for the repairs or for replacement of the articles at their current market value, regardless of the age of the lost or damaged articles. Less the depreciated value of each item.

The value you declare on your shipment must be at least equal to the estimated weight of your shipment multiplied by \$6.00 per pound, subject to a minimum declaration of \$5,000. For example, if your shipment weight estimate is 5,000 pounds, the minimum value that you must declare is \$30,000 (5,000 pounds multiplied by \$6.00 per pound). You can choose a higher lump sum amount based on your estimate of what it would cost to replace all of your shipment. Please see chart on next page for help in calculating your valuation coverage.

If the full declared shipment value is not taken, a penalty will be incurred based on the ratio between actual cash value and the declared shipment value. *Example:* If \$30,000 worth of goods were moved, yet only \$15,000 worth of coverage was purchased, the payment for any damages would be reduced by 50% (\$15,000/\$30,000).

OPTION 2– LIMITED LIABILITY – Free and Included the cost of your Move. Under this option, the mover assumes liability for no more than .60 cents per pound per article for loss or damage. This means that claims are settled based on the weight of the article(s) multiplied by .60 cents. For example, if a 10 pound printer valued at \$250 were lost or destroyed, your mover would be liable for no more than \$6.00 (10 pounds multiplied by .60 cents).

NOTE – EXTRAORDINARY VALUE ARTICLES

Under either of the two options described above, your mover is also permitted to limit its liability for loss or damage to articles that have an extraordinary value, unless you specifically list these articles on the shipping documents. An article of extraordinary value is any item whose value exceeds \$100 per pound. Please discuss your particular needs/situation with your moving consultant.

THE VALUATION COVERAGES (OPTIONS 1 & 2) DESCRIBED ABOVE DOES NOT APPLY TO:

a.) Acts of God (earthquake, flood, tornado, etc.)

- b.) Hostile warlike actions or acts arising from riots, civil commotion, strikes, or labor disturbances.
 c.) Any article of extraordinary (unusual) nature or value. Including but not limited to; jewelry, furs, stocks, bonds, cash, antiques, and art collections.

- d.) Loss or damage resulting from wear and tear, moths or vermin, dampness of atmosphere or extremes of temperature.
 e.) Acts or omissions of the shipper; such as neglecting to prepare for time of shipment.
 f.) Internal electronic or mechanical items, whether packed or unpacked by Ramsey's or the shipper. MCO (Mechanical Condition Unknown)
 g.) Loss or damage consisting of breakage to fragile items, such as china, glassware, etc., unless packed and unpacked by Ramsey's, or unless caused directly by fire, theft, collision, or overturn of transport vehicle. Anything PBO (Packed by Owner) will not be covered.
h.) Pressed wood or particle board furniture, whether packed or unpacked by Ramsey's or the shipper.
 i.) Marble furniture, original or valuable paintings, statues, sculptures and chandeliers whether crated and uncrated by Ramsey's will not be covered

VALUATION OPTIONS & PRICING

		FULL REPLACEMENT VALUATION		VALUATION CHARGE (IN DOLLARS)		
IF THE SIZE OF YOUR SHIPMENT IS UP TO:		IF \$5.00 TIMES THE WEIGHT OF THE SHIPMENT OR THE LUMP SUM AMOUNT DECLARED IS:	THEN THE MAXIMUM AMOUNT OF CARRIER LIABILITY IS:	THE VALUATION CHARGE FOR CARRIER LIABILITY WITH \$100 DEDUCTIBLE IS:	THE VALUATION CHARGE FOR CARRIER LIABILITY WITH \$250 DEDUCTIBLE IS:	THE VALUATION CHARGE FOR CARRIER LIABILITY WITH \$500 DEDUCTIBLE IS:
CUBIC FEET	POUNDS					
150	1,000	\$0 to \$10,000	10,000	85	65	45
300	2,000	\$10,001 to \$15,000	15,000	128	98	68
450	3,000	\$15,001 to \$20,000	20,000	170	130	90
600	4,000	\$20,001 to \$25,000	25,000	213	163	113
750	5,000	\$25,001 to \$30,000	30,000	255	195	135
900	6,000	\$30,001 to \$35,000	35,000	298	228	158
1,050	7,000	\$35,001 to \$40,000	40,000	340	260	180
1,350	9,000	\$40,001 to \$50,000	50,000	375	275	225
1,650	11,000	\$50,001 to \$60,000	60,000	420	330	270
2,100	14,000	\$60,001 to \$75,000	75,000	525	413	338
2,850	19,000	\$75,001 to \$100,000	100,000	700	550	450
3,600	24,000	\$100,001 to \$125,000	125,000	875	688	563
4,350	29,000	\$125,001 to \$150,000	150,000	1,050	825	675
5,100	34,000	\$150,001 to \$175,000	175,000	1,225	963	788
5,850	39,000	\$175,001 to \$200,000	200,000	1,400	1,100	900
6,600	44,000	\$200,000 to \$225,000	225,000	1,575	1,238	1,013
7,350	49,000	\$225,001 to 250,000	250,000	1,750	1,376	1,126
7,501 & Over	50,001 & Over	Over \$250,000		\$0.60 per \$100 Additional	\$0.50 per \$100 Additional	\$0.40 per \$100 Additional

PLEASE NOTE THIS CHART REPRESENTS THE MINIMUM AMOUNT OF COVERAGE YOU MUST PURCHASE. YOU MAY PURCHASE MORE THAN THE MINIMUM AMOUNT OF COVERAGE FOR YOUR SHIPMENT.

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INHERIT VICE / MECHANICAL CONDITION UNKNOWN: This means that the carrier is not responsible for any damages which are inherent to the item being shipped. The mechanical condition of appliances or electronics cannot be established prior to a move, therefore unless there is exterior damage noted about the items or cartons; it is assumed that it is in working condition.

The term "inherent vice" is a legal tenet referring to a hidden defect (or the very nature) of an article *which of itself is the cause of (or contributes to) its deterioration or damage.*

Such characteristics or defects make such an item an unacceptable risk to a carrier or to an insurer. If the characteristic or defect is not visible -- and if the carrier or the insurer has not been warned of it -- neither the carrier nor the insurer may be liable for any claim arising solely out of the inherent vice.

CHANDELIERS: Ramsey's Moving Systems does not move chandeliers. If you have chandelier that needs to be relocated it must be crated prior to moving. Ramsey's does not assume responsibility for any or all damages when moving chandeliers.

BED BUG PREVENTION: Ramsey's Moving Systems reserves the right to halt and possibly cease any job based on inspection of the infestation. If the severity of the infestation warrants an exterminator, job must be halted and will resume once proof that the home is free and clear of bed bugs.

POLICIES & PROCEDURES: This agreement covers your shipment while in the care and custody of Ramsey's Moving Systems (RMS), Inc. Ramsey's Moving Systems, Inc. reserves the right to inspect furniture's pre- and post-move condition. Any participation by the customer nullifies any coverage provided by RMS, Inc. RMS, Inc. releases all liability for items placed in a vehicle not operated by a RMS, Inc. employee. RMS, Inc. is released from all liability once items are placed into any form of storage receptacle. A release must be signed before any item(s) are to be moved in any manner that is either harmful to the mover, the furniture or the surrounding area, i.e. door jambs, walls, etc. RMS, Inc. reserves the right to not move an item if it will cause harm to the item, the surrounding area or the person(s) moving the item. RMS, Inc. is not liable for damage to any flooring due to elements of weather, mud, dirt or damage to linoleum that has not been installed for more than 96 hours. RMS, Inc. is not liable for damage to pavement or concrete due to tire markings, ramp and lift gate scoring, or damage caused by steep approached angles. RMS, Inc. is not liable for damages due to load shift caused by steep driveways, uneven pavements or bumpy roads. RMS, Inc. is not liable for any boxed goods not professionally packed by RMS, Inc., or any glass items not professionally packed, i.e. mirrors, glass top tables, lamps, etc. RMS, Inc. is not liable for damage to mattresses due to bending or folding. RMS, Inc. is not liable for mechanical or electrical items, i.e. computers, copiers, televisions or appliances unless there is evidence of external damage. RMS, Inc. is not responsible for the disassembly or reassembly of electronics or pieces composed of composition ("particle") board or veneer. RMS, Inc. is not liable for item(s) partially or totally made of composition board or veneer. RMS, Inc. is not liable for damage to pianos in any way. RMS, Inc. is not liable for items partially or totally made of marble, stone or slate. RMS, Inc. excludes any loss or damage to documents, software, currency, money, jewelry, watches or items of extraordinary value which are not brought to the attention of a RMS, Inc. office employees or are not listed specifically on the inventory prior to the move. The moving bill must be paid in full before any compensation is made. A claim must be brought to the attention of a Ramsey's Moving Systems, Inc. representative within a period of no longer than 90 days from the completion of your move. RMS, Inc. reserves the right to appoint the company that does all repair work on any claim. Ramsey's Moving Systems, Inc. reserves the right to dispute any claim to a court of law. RMS, Inc. reserves the right to change the start time of the move on the move date in the event that equipment or laborers are not available at a specific start time. RMS, Inc. reserves the right to change the day of the move due to inclement weather, acts of God or war. All balances must be paid in full, due upon completion of the move.

TRUCK PARKING: The customer is responsible to inform Ramsey's whether parking permits are needed at the origin & destination. The cost of parking tickets written for our truck(s) during the move is added to the cost of the move.

GRATUITIES: Although gratuities are optional, if you feel the movers did an exceptional job we do not discourage gratuities. They can be a way of showing your appreciation but are not required. It's a decision we'd like you to feel comfortable with. Some customer's ask us how much to tip. We suggest 5-15% depending on the total amount and your budget. For your convenience, you may indicate a total amount or a percentage for the Foreman to add to the job's bill of lading.

GRANDFATHER CLOCKS / PIANOS: Grandfather clocks & pianos are very delicate to and may need to be retuned or adjusted after you move has been completed by a professional.

PACKED BY OWNER (PBO) CARTONS:

Ramsey Moving Systems may not be liable for any items that have been packed by someone other than a Ramsey's Moving Systems representative, unless the carton itself has been damaged. If carton damage is visible, it must be noted on the inventory.

Please be advised that the following list of personal valuable items **MUST** be removed from any and all items that are being moved by Ramsey's Moving Systems, LLC.

- * All medications
- * All Jewelry
- * Cash, Coins, Credit Cards
- * Stocks and bonds
- * Furs
- * Firearms
- * China and glassware (unless wrapped by Ramsey's Moving systems, LLC)
- * Collectibles (unless wrapped by Ramsey's Moving Systems, LLC)
- * Computers, Lap tops etc.

Any personal items not removed can and will not be the responsibility of Ramsey's Moving Systems, LLC.

FILE CABINETS: All file cabinets (vertical and lateral) must be EMPTY whenever STAIRS are involved at either location. Lateral file cabinets should be empty (even with elevator access) as they are more apt to bend with the weight of the stored files. Please discuss your particular needs/situation with your moving consultant.

ITEMS LOST OR DAMAGED: If any of your household goods are damaged or lost, report the facts promptly and in detail on the van driver's copy (original) of the inventory sheet before you sign it. A claim for loss or damage must be filed within nine months after delivery (keep the cartons and packing material until the mover has inspected the damage). However, it is to your advantage to report damage as soon as possible. The mover must acknowledge receipt of your claim within 15 days, and must deny or make an offer within 90 days of receipt of your claim. When making a claim or considering an offer, bear in mind the amount of liability that you declared on your shipment.

PAYMENT: At the completion of your move, you will be expected to provide payment in full to the Foreman unless you have made specific arrangements with your moving consultant. The balance is payable by cash, business/company check, American Express, Discover, MasterCard or Visa. (Visa, Disc, MC has a 3.5% convenience charge applied) (American Express has a 4% convenience charge applied)

Complaint & Inquiry Process

To be compliant with the Federal Motor Carriers Safety Administration code section 375.209, RMS has the following complaint and inquiry process in place:

1. The complaint or inquiry is received from the customer via phone. Ramsey's Moving Systems, LLC. can be reached at 610-745-0000. RMS, LLC. does not charge for incoming telephone calls. All standard telephone rates from the customer's telephone provider apply.
2. The complaint or inquiry is recorded in the customer's file.
3. In the instance of an inquiry, an answer is either given immediately, or the answer is researched and relayed to the customer upon completion of the research. In the event of a complaint, it is presented to the Customer Care Committee. This committee meets weekly to review any complaints that are received and attempt to provide the appropriate resolution for each individual complaint.
4. Upon the decision of an appropriate resolution by the committee, the customer will be contacted in a timely manner.
5. The Customer Care Committee discusses the claim in its weekly meeting and determines whether the claim is processed or denied.
6. If it is processed, a representative from RMS may be sent to the customer's home to take pictures of the damage.

7. After the above steps are taken, the claim form is forwarded to a restoration company.
8. The restoration company calls the customer to set up an appointment to view the damaged items.
9. A claims assessor visits the customer at the appointed time and assesses the damage.
10. The assessor's report is forwarded to Ramsey's Moving Systems.
11. A determination is made based on the report by Ramsey's Moving Systems: 1. the listed pieces will be fixed, replaced or the customer will be compensated for the damage, 2. RMS is found to be in no way responsible for the damage, so no further action is taken.

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