

For moves to or from a mission outside Canada and the USA, the government accepts the risk for loss or damage in transit up to the maximum established in the National Joint Council, which is now \$100,000. This is separate from the \$100,000 placed on effects in storage. Of course, the shipment or storage must have prior departmental authorization.

Insurance on Personal Effects Following Arrival at the Mission

It is your responsibility to insure your personal and household effects following delivery of these effects at the mission, and you are encouraged to do so. In the event of a major disaster, for instance, it might be possible to seek compensation from the Treasury Board, but this would only be for risks not covered in insurance policies. Advice on how to arrange for local insurance is contained in the Mission Report; however, you may wish to obtain insurance from a Canadian company or a company in a third country. We are presently aware of two companies, listed below, which have established special "all-risks" policies to cover personal and household effects outside Canada.

Reed Stenhouse Ltd.

Suite 710, 1525 Carling Ave.
Ottawa, Ontario
K1Z 8R9
Telephone: 613-722-7070
Telex: 053-4336
Fax: 613-722-3635

Marsh & McLennan Ltd.

P.O. Box 3190, Station "C"
Ottawa, Ontario
K1Y 4J4
Telephone: 613-725-5050
Telex: 053-4726
Fax: 613-725-1108

Insurance on an Automobile Shipped Under FSD 15.17 to or from Locations Outside Canada and the Continental USA

If your personally-owned car is shipped to or from a mission at public expense under the provisions of FSD 15.17, the Crown will pay the cost of non-deductible "all-risk" marine and inland insurance coverage from the time the vehicle is released to the shipper or forwarding agent until it is subsequently released to the owner at the final destination. Note that coverage is up to Red Book value only (a book used for insurance purposes). This coverage is arranged by SBM (Geographic Service Section) or by the Mission when shipment is arranged through them. If you order your automobile from the factory or arrange shipment privately, you should ensure that similar coverage is provided for the vehicle. If loss or damage occurs, you must deal directly with the insurance company in arranging settlement. You are fully responsible for insurance coverage when the vehicle is in your possession.

Hint - Ensure that no gap occurs between the time your personal car insurance coverage expires and marine transit insurance begins.

Insurance on Automobile at the Mission

It is as essential to have adequate insurance on your car at the mission as it is in Canada. The Mission Report and Mission Management provide advice and information on insurance and the names of local insurance companies and/or agents.

Insurance for third party liability must often be placed with a local company. In some countries, local insurance companies have inadequate coverage for comprehensive (collision, fire and theft)