

If an automobile is not shipped under FSD 15:17, the following costs may be covered; commercial storage costs at an authorized warehouse, including insurance and a one-time preservation fee or up to \$30 per month, including insurance, for private, dead storage.

### **3.10 Insurance**

When you are relocated to, from, or between missions, personal and household effects authorized for shipment will be transported to the new place of duty at public expense, and household effects not required at the new place of duty will be stored at public expense in accordance with the provisions of FSD 15. The Government's responsibility for insurance and protection of your personal and household effects is outlined in FSD 15.

Settlement of claims will be based on "replacement cost value." This replacement cost value is the item's replacement cost value in Canada at the time of relocation. The date of purchase and replacement cost must be recorded on your Inventory of Household Effects (Form EXT 378). To better understand the provisions of FSD 15 for insurance and "all-risks" coverage for personal and household effects, the following clarification may be useful.

The Government does not accept liability for loss or damage to:

1. accompanying baggage;
2. furs, jewellery, coin collections;
3. sums of money lost in transit;
4. personally created items such as carvings, paintings, manuscripts, etc. valued at more than \$100 unless they have been professionally evaluated;
5. valuable items such as heirlooms, art objects, stamp collections, and antiques valued at more than \$300 unless they have been professionally evaluated;
6. articles for which an insurance company would not have assumed the risk, for example, foodstuffs which require climatic control, and liquids.

If you have taken out private insurance on some articles, be sure to identify these in the comments column of your inventory, otherwise the Government will assume all your effects are covered and will not consider a claim (FSD 15.20). It is not useful to take out private insurance on run-of-the-mill items. Note that if valuable items like paintings, antiques etc. are damaged, the Government will cover the cost of repairs but will not cover loss of commercial value because of the repair. You may wish, therefore, to look into private insurance for such items.

Two different systems are in place, depending on whether your move is between missions in Canada and the USA, or is to and from a mission outside Canada and the USA.

For moves between Canada and missions in the USA, insurance is provided through PWGSC Central Removal Service with Unirisc, 2161 Yonge Street, Suite 302, Toronto, Ontario, telephone (416)480-1511, Fax (416)480-9648. The maximum amount of compensation is established in the Treasury Board Relocation Policy which is \$100,000 for effects authorized for storage, and \$100,000 for effects in transit (additional coverage is not provided when an automobile is shipped by van with household effects.). You will have to sign an insurance form DSS-MAS 7387 (3/82) prior to your move. This form also serves as the insurance contract on your goods placed in storage at headquarters whether your relocation is to the USA or overseas. Communications regarding any claim must be with the insurance company.