

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 SSC Central Removal Service with Unirise, 2161 Yonge Street, Suite 302, Toronto, Ontario, telephone (416)480-1511, Fax (416)489-7528. 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.

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.