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When you are making your own arrangements, remember to take out personal and all-risks marine insurance which should cover the replacement and shipping costs of the vehicle. It is essential that an accurately completed Condition Report is made before shipment. Read the fine print in your insurance policy and get a satisfactory explanation from your insurance agent.

Hint — If you have not done so already, speak to colleagues who have gone through the experience of shipping their cars. Contact dealers, manufacturers and/or freight forwarders and try to get an estimate of current transit time. Before you make up your mind, remember there is a high risk of damage and theft associated with shipment of motor vehicles. Also, serviceability, parts availability and cost, customs and resale restrictions, as well as the general state to the roads and security at the mission may make operating your own vehicle a nightmare.

Hint - Consider including accessories such as cassette decks, hub caps and windshield wipers with your shipment of household effects.

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

If an automobile is not shipped under FSD 15.17, the following costs may be covered; commercial storage costs, 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.