

North American Protection Plans

Maximum Value Protection (MVP)

When the full replacement protection of MVP is desired, you should select the level of protection that covers the total value of your belongings. At a minimum, the value you declare must be equal to \$5.00 per pound times the total weight of your shipment. You may use a higher valuation rate per pound. If your total valuation falls between protection levels listed on the MVP chart, your full replacement protection and cost will be based on the next highest level.

Basic Liability

There is no charge for Basic Liability Protection. However, it provides repair or replacement up to a maximum of \$.60 per pound per article.

Is The Minimum Level Enough?

The level of protection you actually need for your household belongings may be greater than minimum levels based on your total shipment weight. Consult your homeowner's or renter's insurance policy for recommended coverage levels or use the inventory worksheet on the back side. When determining the protection level for your household inventory, be sure to consider any high value items such as artwork, electronic equipment, crystal and porcelain collectibles. If you desire full replacement coverage, you must request Maximum Value Protection in writing on the Bill of Lading in the valuation section.

MVP Full Replacement Chart

Protection Level	No Deductible	\$250 Deductible	\$500 Deductible
\$5,000	\$98	\$88	\$78
\$10,000	\$150	\$135	\$120
\$15,000	\$181	\$163	\$145
\$20,000	\$212	\$191	\$170
\$25,000	\$253	\$228	\$202
\$30,000	\$300	\$270	\$240
\$35,000	\$346	\$311	\$277
\$40,000	\$393	\$354	\$314
\$50,000	\$444	\$400	\$355
\$60,000	\$511	\$460	\$409
\$75,000	\$589	\$530	\$471
\$100,000	\$728	\$655	\$582
\$125,000	\$868	\$781	\$694
\$150,000	\$976	\$878	\$781
\$175,000	\$1,121	\$1,009	\$897
\$200,000	\$1,276	\$1,148	\$1,021
\$225,000	\$1,420	\$1,278	\$1,136
\$250,000	\$1,550	\$1,395	\$1,240
\$250,001+	*	*	*

Rates effective 5-1-04

* For protection levels that exceed \$250,000, your cost is based on the applicable cost for \$250,000 of valuation plus \$.65 per \$100 of additional valuation.

Comparison of Protection Levels

Example using 10,000 lb. shipment

Calculated using actual shipment weight of your home

MVP Full Replacement

10,000lbs
x \$5.00/lb.

\$50,000 minimum

Cost per chart \$444

x \$5.00/lb.

Cost per chart _____

Basic Liability

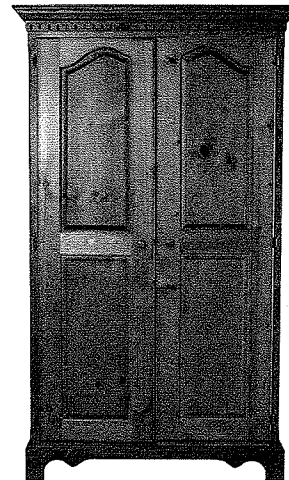
10,000lbs
x \$.60/lb.

\$6,000 liability

Cost No Charge

x .60/lb./article

Cost No Charge



MVP Full Replacement (\$1600 value)

Basic \$90 (150 lbs.)

Summary of Terms and Conditions

Maximum Value Protection: MVP covers the cost to repair or replace, whichever is less, any household item that is damaged, lost or destroyed during your move, up to the dollar amount that you declare as the replacement value of your possessions. Replacement is at today's full replacement cost - not a depreciated value. Complete replacement of multiple-item sets of china, gold and silver flatware, and crystal glassware are excluded. MVP pairs and sets protection may not apply to some corporate relocation contracts with North American. Consult your company's

relocation program. North American charges for MVP are based on the protection level and deductible option you select in writing. You must declare a minimum value no less than \$5.00 per pound times the total shipment weight. The MVP protection plan is available only on shipments within the US (except Hawaii), and shipments to or from Canada. Additional charges apply if storage-in-transit is required. Valuation costs are doubled for shipments to or from Alaska.