

PAC GLOBAL INSURANCE BROKERAGE, INC.

PAC GLOBAL INSURANCE BROKERAGE CLAIMS REPORTING PROCEDURES

1. At the time of delivery, you are encouraged to make a written notation as to each and every damaged or missing item. You should make any and all written notations, or "exceptions," on the carrier's delivery documents, such as the delivery receipt or bill of lading. Keep a copy of the documentation that contains your exceptions.
2. Immediately issue a written notice of claim to all known carriers and cargo handlers. Your notice may either be a letter stating that "I Am Making a Claim" – or you may use the "Subrogation Form" attached to the "Declaration of Insurance" for this purpose.
3. Accurately complete the "Claim Form" that is attached to your insuring documents, or use the claim submission form on line at www.pacglobalins.com. Provide as much information as possible, such as the manufacturer's name, trade name, model and serial numbers, kind of material, color, finish, etc. For damaged items, you must provide repair estimates for all claims by appliance/furniture repair firms on their company letterhead.
4. Notify Pac Global Insurance Brokerage, Inc. of your intent to file a claim WITHIN 45 DAYS OF DELIVERY OF YOUR GOODS TO YOUR RESIDENCE. YOUR FAILURE TO GIVE NOTICE TO PAC GLOBAL INSURANCE BROKERAGE, INC. WITHIN 45 DAYS AFTER DELIVERY OF THE SHIPMENT SHALL VOID YOUR INSURANCE COVERAGE. THE FOLLOWING DOCUMENTS MUST BE PROVIDED BY FIRST CLASS MAIL WITHIN 90 DAYS THEREAFTER:
 - A. Copy of the original "Declaration of Insurance."
 - B. Mover's inventory list/packing list.
 - C. Carrier's delivery documentation with written exceptions noted for damaged or missing items.
 - D. Written notices of claim to all carriers and cargo handlers.
 - E. For damaged items, repair estimates from appliance/furniture repair firms on their company letterhead.
 - F. For missing items, purchase invoices and/or documentation supporting replacement cost.
 - G. Valued, itemized inventory list reflecting amount of insurance for each item you shipped. If you did not complete a "Valued Inventory," please provide a weight certificate reflecting net weight of your shipment in pounds.
5. Submit Claim Form together with all supporting documents to:

Pac Global Insurance Brokerage, Inc.
898 Sepulveda Blvd. Suite 700
El Segundo, CA 90245
Telephone: 888-PAC-8077
Fax: (310) 227-8511
E-Mail: claims@pacglobalins.com

6. No damages may be repaired without underwriter's or Pac Global Insurance Brokerage, Inc.'s written authorization and any unauthorized repairs are entirely at the insured's risk and expense.
7. In the event of loss or damage, underwriters or their representatives have a right to request the insured to verify the value and furnish proof of ownership prior to payment of loss and damage.
8. **IMPORTANT: COMPLETED CLAIM FORM AND SUPPORTING DOCUMENTATION MUST BE SUBMITTED TO PAC GLOBAL INSURANCE BROKERAGE, INC. WITHIN 90 DAYS FROM THE TIME OF NOTIFICATION OF THE CLAIM. FAILURE TO PROVIDE ALL OF THE REQUIRED DOCUMENTATION MAY RESULT IN YOUR CLAIM BEING DELAYED IN PROCESSING. EXTENSIVE DELAYS (BEYOND 120 DAYS) CAN RESULT IN COVERAGE BEING VOID.**

