

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. 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.

Protection Level	No Deductible	\$250 Deductible	\$500 Deductible
\$5,000	\$107	\$74	\$66
\$10,000	\$163	\$112	\$101
\$15,000	\$197	\$135	\$122
\$20,000	\$230	\$159	\$142
\$25,000	\$274	\$190	\$171
\$30,000	\$326	\$224	\$203
\$35,000	\$379	\$288	\$241
\$40,000	\$431	\$326	\$274
\$50,000	\$486	\$369	\$310
\$60,000	\$560	\$424	\$355
\$75,000	\$646	\$490	\$411
\$100,000	\$799	\$606	\$508
\$125,000	\$952	\$755	\$657
\$150,000	\$1,092	\$925	\$823
\$175,000	\$1,253	\$1,062	\$945
\$200,000	\$1,428	\$1,209	\$1,075
\$225,000	\$1,588	\$1,340	\$1,197
\$250,000	\$1,802	\$1,469	\$1,307
\$250,001+	Note	Note	Note

Rates effective 1-1-08

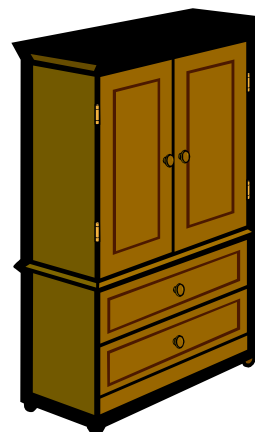
Note: The charge for valuation in excess of \$250,000 will be the charge for the first \$250,000 plus \$.70 for each \$100, or fraction thereof, in excess of \$250,000.

Comparison of Protection Levels

Example using 10,000 lb. shipment

Calculated using actual shipment weight of your home

MVP Full Replacement	Basic Liability
10,000 lbs x \$5.00/lb ----- \$50,000 minimum	10,000 lbs x \$.60/lb ----- \$6,000 liability
Cost per chart \$486	Cost No Charge
----- x \$5.00/lb. ----- Cost per chart _____	----- x .60/lb./article ----- Cost No Charge



MVP Full Replacement

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 you select in writing. You must declare a minimum value no less than \$5.00 per lb 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.

MAXIMUM VALUE PROTECTION

1. When Maximum Value Protection is ordered in writing by the customer, carrier will guarantee, at carrier's option, either replacement of articles lost or damaged while in carrier's custody, reimbursement for full replacement cost (as determined by current market value), or repairs, or the cost of repairs to damaged item(s) to the extent necessary to restore the item to the same condition as when received by carrier from the shipper. Actual replacement articles, if any, shall consist of articles of like kind and quality without deduction for depreciation.
2. Carrier's maximum liability shall not exceed the released or declared value on the shipment, or the full cost of repair to the damaged property, whichever is less. Carrier shall have the option of repair or replacement of damaged articles.
3. All items which are replaced or for which the full current market value has been paid become the property of the carrier.
4. Provisions of the item are contractual limits of liability as provided for in the Section 14706 of the ICC Termination Act of 1995, and are not to be construed as "Insurance".
5. Maximum Value Protection will be subject to the shipment being declared or released at a minimum lump sum value of \$5,000.00 or \$5.00 times the net weight of the shipment in pounds, whichever is greater. The stated valuation must be in the increments shown herein. If the shipper declared or released the shipment to a valuation that falls between the Valuation Amounts shown, the next higher valuation amount and the applicable charge associated therewith will apply.
6. The weight used for determining the minimum valuation will be the actual net weight of the shipment or the estimated weight when the shipment moves pursuant to the terms and conditions of a Binding Estimate.
7. Any limitation of liability resulting from application of this provision has been authorized by the Surface Transportation Board (formerly the Interstate Commerce Commission) in Amendment No. 1 Released Rates Decision No. MC-989, dated October 25, 1995, subject to complaint or suspension.

NOTE A: The charge for valuation in excess of \$250,000 will be the charge for the first \$250,000 plus \$.70 for each \$100, or fraction thereof, in excess of \$250,000.

NOTE B: On shipments, or portions thereof, which also involve Storage-In-Transit, an additional Storage-In-Transit valuation charge equal to ten (10%) percent of the shipment's Maximum Value Protection valuation charge will apply for each storage period of fifteen (15) days or fraction thereof.

NOTE C: When Maximum Value Protection applies to a shipment that includes one (1) or more motor vehicles (automobiles, vans, pickup trucks, or sport utility vehicles), the carrier's maximum liability for the vehicles shall be either (1) the value stated in the current issue of the National Automobile Dealer's Association (N.A.D.A.) Official Used Car Guide (the "Guide") for such vehicle(s), adjusted for mileage and other factors considered in the Guide, or (2) the appraised value of the vehicle(s), whichever is less.