

SHIPPING INSTRUCTIONS CHECKLIST

<h1>1</h1>	<p><u>USE EXTRA PACKAGING MATERIAL TO SECURE SHIPMENT</u></p> <p>Nothing will tip a thief off, like the unmistakable sound of the high dollar “rattle”. Utilizing additional packaging materials will prevent unwanted movement and lower the chances of losing the valuables within.</p>	
<h1>2</h1>	<p><u>DOUBLE BOX EACH SHIPMENT TO AVOID SMASH & GRAB</u></p> <p>Once your shipment has been successfully secured and Preventative measures have been taken, place an identical Shipping label on your original package and then place it in another box. This will assist in preventing “smash & grab” Techniques and lessen the amount of lost contents.</p>	
<h1>3</h1>	<p><u>INSURE SHIPPING ADDRESS CORRECT</u></p> <p>Insure that all of the shipping information is correct Always send your packages “Signature Required” and Make prior arrangements with recipients, to insure that they will be available to sign for packages being sent to them.</p>	
<h1>4</h1>	<p><u>AVOID USING IDENTIFYING REFERENCES ON LABELS</u></p> <p>Avoid using shipper and recipient addresses that refer to the Contents within the package. “Jewelry, Watches, Gems, etc.” will catch a thief’s eye, without question. Abbreviations or shortened company names are good ways to avoid sending up the proverbial high dollar red flags.</p>	
<h1>5</h1>	<p><u>FOLLOW UP ON IN-TRANSIT PROGRESS DURING SHIPMENT</u></p> <p>Maintaining a constant watch on your shipments until they Safely reach their destination is a good habit that will assist In the prevention of shipment interruptions and/or misrouting. Tracking numbers are a valuable tool, as well as, information that should be shared with only those parties directly involved.</p>	

Questions and concerns should be addressed to merchant services and can be reached through electronic
 Email: support@PAYEFX.com
 Phone: +1858 260 5250
 Always consult shipping rules and instructions.

COUNTRY CHART - RISK DESIGNATION & ZONE

Country		Country		Country		Country		Country	
Afghanistan	3/O	Channel_Islands(UK)	1/D	Guinea	2/M	Mexico	2/C	Sierra_Leone	3/M
Albania	2/M	Chile	2/N	Guinea-Bissau	2/M	Micronesia	2/M	Singapore	2/F
Algeria	3/M	China	2/L	Guyana	2/L	Moldova	2/M	Slovak_Republic	3/M
American_Samoaz	2/M	Colombia	3/L	Haiti	3/I	Monaco	1/D	Slovenia	3/M
Andorra	1/H	Congo	3/M	Honduras	3/K	Mongolia	2/M	Somalia	3/
Angola	3/M	Cook_Islands	2/K	Hong_Kong	1/F	Montserrat	3/I	South_Africa	2/M
Anguilla	3/I	Costa_Rica	2/K	Hungary	1/M	Morocco	3/M	Spain	1/H
Antigua	2/I	Croatia	2/M	Iceland	1/H	Mozambique	3/M	Sri_Lanka	2/O
Argentina	2/L	Curacao	2/I	India	2/O	Namibia	3/M	St._Kittsand_Nevis	2/I
Armenia	2/M	Czech_Republic	2/M	Israel	1/J	New_Caledonia	2/K	St._Lucia	2/I
Aruba	2/I	Dem._Republic_of_Co ngo	3/M	Italy	2/E	New_Zealand	1/J	St._Maarten_Martin	1/I
Australia	1/J	Denmark	1/H	Ivory_Coast	3/M	Nicaragua	3/K	St._Thomas	1/I
Austria	1/H	Djibouti	3/M	Jamaica	3/I	Niger	3/M	St._Vincent	1/I
Azerbaijan	3/M	Dominica	2/I	Japan	1/G	Nigeria	3/M	Suriname	3/L
Bahamas	2/I	Dominican_Republic	2/I	Jordan	2/J	Northern_Ireland(UK)	1/D	Swaziland	3/M
Bahrain	2/J	Ecuador	2/L	Kazakhstan	3/M	Norway	1/H	Sweden	1/H
Bangladesh	3/O	Egypt	3/J	Kenya	3/M	Oman	2/J	Switzerland	1/H
Barbados	2/I	El_Salvador	3/K	Korea_South	2/J	Pakistan	2/O	Syria	3/J
Barbuda	3/I	England(UK)	1/D	Kuwait	2/J	Palau	2/M	Taiwan	1/F
Belarus	3/M	Equatorial_Guinea	3/M	Kyrgyzstan	3/M	Palestine_Autonomo us	3/J	Tanzania	3/M
Belgium	1/D	Eritrea	3/M	Laos	3/K	Panama	2/K	Thailand	2/J
Belize	3/K	Estonia	2/M	Latvia	3/M	Papua_New_Grunea	2/K	Togo	3/M
Benin	3/M	Ethiopia	3/M	Lebanon	2/J	Paraguay	2/L	Trinidadand_Tobago	3/I
Bermuda	2/I	Faroe_Islands	2/H	Lesotho	3/M	Peru	2/L	Tunisia	3/M
Bhutan	3/O	Fiji	2/K	Liberia	3/M	Philippines	2/J	Turkey	2/J
Bolivia	3/L	Finland	1/H	Liechtenstien	1/H	Poland	2/M	Turkmenistan	3/M
Bonaire	3/I	France	1/D	Lithuania	2/M	Portugal	2/H	Turks_&_Caicos_Isla nds	3/I
Bosnia-Herzegovina	3/M	French_Guiana	2/L	Luxembourg	1/D	Puerto_Rico	1/D	Uganda	3/M
Botswana	3/M	French_Polynesia	2/M	Macau	2/F	Qatar	2/J	Ukraine	2/M
Brazil	2/L	Gabon	2/M	Macedonia	2/M	Reunion_Island	2/M	United_Arab_Emirates	2/J
British_Virgin_Islands	1/I	Gambia	3/M	Madagascar	2/M	Romania	2/M	Uruguay	3/L

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Brunei	2/J	Georgia	3/M	Malawi	2/M	Rwanda	3/M	US_Virgin_Islands	1/I
Bulgaria	2/M	Germany	1/E	Malaysia	3/J	Saba	3/I	Uzbekistan	3/M
BurkinaFaso	3/M	Ghana	3/M	Maldives	2/O	SaipaN	2/K	Vanuatu	3/K
Burundi	3/M	Gibraltar	1/M	Mali	3/M	San_Marino	2/E	Vatican_City	1/E
Cambodia	2/K	Greece	1/H	Malta	2/H	Saudi_Arabia	2/M	Venezuela	3/L
Cameroon	3/M	Greenland	1/H	Marshall_Islands	2/M	Scotland(UK)	1/D	Vietnam	2/J
Canada	1/A -B	Grenada	2/I	Martinique	2/I	Senegal	3/M	Wales(UK)	1/D
Cape_Verde	2/M	Guadeloupe	3/I	Mauritania	2/M	St_Barthelemy	2/I	Wallis_and_Futuna	3/M
Cayman_Islands	1/I	Guam	1/K	Mauritius	2/M	St_Croix	1/I	Yemen_Arab_Republic	3/J
Central_African_Republic	3/M	Guatemala	2/K	Nepal	3/O	St_Eustatius	1/I	Zambia	3/M
Chad	3/D	Indonesia	3/J	Netherlands_(Holland)	1/D	St_John	2/I	Zimbabwe	3/M
Cyprus	2/J	Ireland	1/D	Netherlands_Antilles	1/I	Seychelles	1/M		

UPS WORLDWIDE COUNTRY ZONE CHART

Country	A	B	C	D	X	Country	A	B	C	D	X	Country	A	B	C	D	X
Aland Islands / AX	903	903	607	603	3	Brunei / BN	905	905			2	Equatorial Guinea / GQ	908	908			3
Albania / AL	907	907			2	Bulgaria / BG	907	907			2	Eritrea / ER	908	908			3
Algeria / DZ	907	907			3	Burkina Faso / BF	908	908			3	Estonia / EE	907	907	610	609	2
American Samoa / AS	907	907			2	Burundi / BI	908	908			3	Ethiopia / ET	908	908			3
Andorra / AD	907	907	607	603	1	Cambodia / KH	907	907			2	Faroe Islands / FO	903	903			2
Angola / AO	908	908			3	Cameroon / CM	908	908			3	Fiji / FJ	907	907			2
Anguilla / AI	902	900			3	Canary Islands / ES	903	903			1	Finland / FI	903	903	607	603	1
Antigua & Barbuda / AG	902	900			2	Cape Verde / CV	908	908			2	France / FR	901	901	605	601	1
Argentina / AR	906	900	610	609	2	Cayman Islands / KY	902	900			1	French Guiana / GF	906	900			2
Armenia / AM	907	907			2	Central African Rep / CF	908	908			3	French Polynesia / PF	907	907			2
Aruba / AW	902	900			2	Chad / TD	908	908			3	Gabon / GA	908	908			2
Australia / AU	904	904	608	604	1	Chile / CL	906	900	610	609	2	Gambia / GM	908	908			3
Austria / AT	903	903	607	603	1	China / CN	904	904	608	604	2	Georgia / GE	907	907			3
Azerbaijan / AZ	907	907			3	Colombia / CO	906	900	610	609	3	Germany / DE	901	901	605	601	1
Azores (Portugal) / PT	903	903			2	Congo / CG	908	908			3	Ghana / GH	908	908			3
Bahamas / BS	902	900			2	Cook Islands / CK	907	907			2	Gibraltar / GI	907	907			1
Bahrain / BH	905	905			2	Costa Rica / CR	906	900	610	609	2	Greece / GR	903	903	607	603	1
Bangladesh / BD	905	905			3	Cote D'Ivoire / CI	908	908			3	Greenland / GL	903	903			1
Barbados / BB	902	900			2	Croatia / HR	907	907			2	Grenada / GD	902	900			2
Belarus / BY	907	907			3	Curacao / AN	902	900			2	Guadeloupe / GP	902	900			3
Belgium / BE	901	900	60	60	1	Cyprus / CY	900	900			3	Guam / GU	900	900			1

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		1	5	1			5	5					4	4			
Belize / BZ	906	900			3	Czech Republic / CZ	907	907	610	609	2	Guatemala / GT	906	900	610	609	2
Benin / BJ	908	908			3	Denmark / DK	903	903	607	603	1	Guernsey / GG	903	903	607	603	3
Bermuda / BM	902	900			2	Djibouti / DJ	908	908			3	Guinea / GN	908	908			2
Bhutan / BT	905	905			3	Dominica / DM	902	900			2	Guinea Bissau / GW	908	908			2
Bolivia / BO	906	900			3	Dominican Republic / DO	902	900	606	602	2	Guyana / GY	906	900			2
Bonaire / AN	902	900			3	East Timor / TP	905	905			3	Haiti / HT	902	900			3
Bosnia / BA	907	907			3	Ecuador / EC	906	900	610	609	2	Holland / NL	901	901	605	601	3
Botswana / BW	908	908			3	Egypt / EG	905	905			3	Honduras / HN	906	900	610	609	3
Brazil / BR	906	900	610	609	2	El Salvador / SV	906	900	610	609	3	Hong Kong / HK	901	901	606	602	1
British Virgin Islands / VG	902	900			1	England (UK) / GB	901	901	605	601	1	Hungary / HU	907	907	610	609	1

= Declared Value Limitation Code **XA**= UPS Worldwide Express
B= UPS Worldwide Express – origination from Dade & Broward counties **FL1**= \$30,000 to final destination
= \$10,000 to final destination **2C**= UPS Worldwide Expedited – Originating from Western U.S.
= \$10,000 to first point of entry **3D**= UPS Worldwide Expedited – Originating from Eastern U.S.
For shipments from Eastern U.S. in these states: Alabama, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Michigan, Missouri, New Hampshire, New Jersey, New York, N. Carolina, Ohio, Pennsylvania, Rhode Island, S. Carolina, Tennessee, Vermont, Virginia, W. Virginia and Wisconsin.
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Country	A	B	C	D	X	Country	A	B	C	D	X	Country	A	B	C	D	X
Iceland / IS	903	903			1	Maderia (Portugal) / PT	903	903			3	Norway / NO	903	903	607	603	1
India / IN	905	905	608	604	2	Malawi / MW	908	908			2	Oman / OM	905	905			2
Indonesia / ID	904	904	608	604	3	Malaysia / MY	904	904	608	604	3	Pakistan / PK	905	905			2
Iraq / IQ	905	905			3	Maldives / MV	907	907			2	Palau / PW	907	907			2
Ireland / IE	901	901	605	601	2	Mali / ML	908	908			3	Panama / PA	906	900	610	609	2
Israel / IL	905	905			2	Malta / MT	907	907			2	Papua New Guinea / PG	907	907			2
Italy / IT	901	901	605	601	2	Marshall Islands / MH	907	907			2	Paraguay / PY	906	900			2
Ivory Coast / CI	908	908			3	Martinique / MQ	902	900			2	Peru / PE	906	900	610	609	2
Jamaica / JM	902	900			3	Mauritania / MR	908	908			2	Philippines / PH	904	904	608	604	2
Japan / JP	901	901	606	602	1	Mauritius / MU	908	908			2	Poland / PL	907	907	610	609	2

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Jersey / JE	90 3	90 3	60 7	60 3	3	Mexico / MX	84	80	74	74	2	Ponape / FM	90 7	90 7			3
Jordan / JO	90 5	90 5			2	Micronesia / FM	90 7	90 7			2	Portugal / PT	90 3	90 3	60 7	60 3	2
Kazakhstan / KZ	90 7	90 7			3	Moldova / MD	90 7	90 7			2	Qatar / QA	90 5	90 5			2
Kenya / KE	90 8	90 8			3	Monaco / MC	90 1	90 1	60 5	60 1	1	Reunion / RE	90 8	90 8			2
Kiribati / KI	90 7	90 7			3	Mongolia / MN	90 4	90 4			2	Romania / RO	90 7	90 7			2
Korea (South) / KR	90 4	90 4	60 8	60 4	2	Montenegro / CS	90 7	90 7			3	Rota / MP	90 7	90 7			3
Kosrae / FM	90 7	90 7			3	Montserrat / MS	90 2	90 0			3	Rwanda / RW	90 8	90 8			3
Kuwait / KW	90 5	90 5			2	Morocco / MA	90 7	90 7			3	Saba / AN	90 2	90 0			3
Kyrgyzstan / KG	90 7	90 7			3	Mozambique / MZ	90 8	90 8			3	Saipan / MP	90 7	90 7			2
Laos / LA	90 7	90 7			3	Namibia / NA	90 8	90 8			3	San Marino (Italy) / SM	90 1	90 1	60 5	60 1	2
Latvia / LV	90 7	90 7	61 0	60 9	3	Nepal / NP	90 5	90 5			3	Saudi Arabia / SA	90 5	90 5			2
Lebanon / LB	90 5	90 5			2	Netherlands (Holland) / NL	90 1	90 1	60 5	60 1	1	Scotland / GB	90 1	90 1	60 5	60 1	1
Lesotho / LS	90 8	90 8			3	Netherlands Antilles / AN	90 2	90 0			1	Senegal / SN	90 8	90 8			3
Liberia / LR	90 8	90 8			3	New Caledonia / NC	90 7	90 7			2	Serbia / CS	90 7	90 7			3
Libya / LY	90 7	90 7			3	New Zealand / NZ	90 4	90 4			1	Seychelles / SC	90 8	90 8			1
Liechtenstein / LI	90 3	90 3	60 7	60 3	1	Nicaragua / NI	90 6	90 0	61 0	60 9	3	Sierra Leone / SL	90 8	90 8			3
Lithuania / LT	90 7	90 7	61 0	60 9	2	Niger / NE	90 8	90 8			3	Singapore / SG	90 1	90 1	60 6	60 2	2
Luxembourg / LU	90 1	90 1	60 5	60 1	1	Nigeria / NG	90 8	90 8			3	Slovakia / SK	90 7	90 7	61 0	60 9	3
Macau / MO	90 1	90 1	60 6	60 2	2	Norfolk Island / NF	90 7	90 7			3	Slovenia / SI	90 7	90 7	61 0	60 9	3
Macedonia / MK	90 7	90 7			2	Northern Ireland (UK) / GB	90 1	90 1	60 5	60 1	1	Solomon Islands / SB	90 7	90 7			3
Madagascar / MG	90 8	90 8			2	Northern Mariana Islands / MP	90 7	90 7			3						

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Country	A	B	C	D	X	Country	A	B	C	D	X
South Africa / ZA	908	908			2	Turkmenistan / TM	907	907			3
Spain / ES	903	903	607	603	1	Turks and Caicos Islands / TC	902	900			3
Sri Lanka / LK	905	905			2	Tuvalu / TV	907	907			3
St. Barthelemy (Guadeloupe) / GP	902	900			2	Uganda / UG	908	908			3
St. Christopher (St. Kitts and Nevis) / KN	902	900			2	Ukraine / UA	907	907			2
St. Croix (U.S. Virgin Islands) / VI	902	900			1	Union Island / VC	902	900			1
St. Eustatius (Netherlands Antilles) / AN	902	900			1	United Arab Emirates / AE	905	905			2
St. John (U.S. Virgin Islands) / VI	902	900			2	United Kingdom / GB	901	901	605	601	1
St. Kitts and Nevis / KN	902	900			2	Uruguay / UY	906	900			3
St. Lucia / LC	902	900			2	U.S. Virgin Islands / VI	902	900			1
St. Maarten (Netherlands Antilles) / AN	902	900			1	Uzbekistan / UZ	907	907			3
St. Martin (Guadeloupe) / GP	902	900			1	Vanuatu / VU	907	907			3
St. Thomas (U.S. Virgin Islands) / VI	902	900			1	Vatican City (Italy) / VA	901	901	605	601	1
St. Vincent and the Grenadines / VC	902	900			1	Venezuela / VE	906	900	610	609	3
Suriname / SR	906	900			3	Vietnam / VN	904	904			2
Swaziland / SZ	908	908			3	Virgin Gorda (British Virgin Islands) / VG	902	900			1
Sweden / SE	903	903	607	603	1	Wales (United Kingdom) / GB	901	901	605	601	1
Switzerland / CH	903	903	607	603	1	Wallis and Futuna Islands / WF	907	907			3
Tahiti (French Polynesia) / PF	907	907			2	Western Samoa / WS	907	907			3
Taiwan / TW	901	901	606	602	1	Yap (Federated States of Micronesia) / FM	907	907			2
Tajikistan / TJ	907	907			3	Yemen / YE	905	905			3
Tanzania / TZ	908	908			3	Yugoslavia (See Serbia and Montenegro)					3
Thailand / TH	904	904	608	604	2	Zaire (Democratic Republic of the Congo) / CD	908	908			3
Tinian (Northern Mariana Islands) / MP	907	907			3	Zambia / ZM	908	908			3
Togo / TG	908	908			3	Zimbabwe / ZW	908	908			3
Tonga / TO	907	907			3						
Tortola (British Virgin Islands) / VG	902	900			1						
Trinidad and Tobago / TT	902	900			3						
Truk (Federated States of Micronesia) / FM	907	907			2						
Tunisia / TN	907	907			3						
Turkey / TR	905	905	607	603	2						

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SHIPPING POLICIES & PROCEDURES

1. Property Insured: jewelry, collectibles, precious and semi-precious stones, diamonds (must be in a setting) and similar related goods.
2. A double boxing method must be used for all conveyances made through the PAYEFX network.
3. Collector coin shipments are limited to \$10,000 per package USPS and \$25,000 FedEx and UPS.
4. Shipments to/from Mexico, Russia and China are not insured.
5. Shipper warrants that the shipment is packaged adequately to protect the enclosed property to ensure safe transportation with ordinary care and handling and that each package is securely sealed.
6. The shipper expressly warrants that he is either the owner or authorized agent of the owner of the property being shipped and that as the owner or authorized agent accepts these conditions not only for himself but on behalf of all other interested persons in this shipment.
7. Overnight letters and/or envelopes are not insured.
8. The airway bill (label) shall make no reference to precious commodities, such as gold, diamonds or jewelry. Shipping or Receiving names and addresses should also not contain reference to precious commodities (i.e. use abbreviations, pseudonyms, etc.)
9. No values are to be declared on the air bill unless specifically instructed to do so by an authorized PAYEFX representative.
10. All parcels are to be declared to PAYEFX in full. However, coverage will be in excess of that provided by the carrier, if any. Losses will be paid in the same proportion that the declared valued bears to the actual value of the shipment.
11. Declared Value of the shipment shall be the amount declared by the shipper or the actual monetary value of the property as of the date of loss, whichever is less not to exceed a maximum limit of liability of \$75,000 for any one package (unless otherwise specified).
12. If the shipper fails to declare a value for any shipment, the value of such shipment shall be limited to \$100.
13. Unmanned and/or unstaffed collection points and/or drop boxes must not be used.
14. All returned shipments are excluded unless the parcel is being returned because it was undeliverable.
15. All potential claims sent via PAYEFX are to be advised to PAYEFX within 48 hours of the date of shipment.
16. Furthermore, no claim for loss or damage shall be valid unless written notification is received by PAYEFX within a maximum of 14 days from the date of loss or expected time of arrival.
17. A PAYEFX client is responsible for confirming that a signature release is not on file at the recipient location. All losses occurring as a result of signature releases are excluded absolutely. Signature required must be on every label.
18. All sender and recipient label information must be complete and clear to enable the Carrier to make proper delivery and secure a delivery signature by an employee or authorized representative of the consignee.
19. The shipper must be an authorized employee or agent of the approved company in order to receive insurance coverage.
20. All declarations must be reported on the same day as the shipment. Coverage is afforded from point to point. PAYEFX's liability under this contract is limited to pick up by (or delivery to) the carrier to the point of successful proof of delivery.
21. Second Day shipments are subject to a maximum limit of coverage of \$15,000 per parcel.
22. Friday for Monday shipments are subject to a maximum limit of coverage of \$15,000 per parcel regardless of

priority status.

23. The Confirmation Number provided to you by PAYEFX shall be affective to specific orders submitted.

24. Accurate data entry into the PAYEFX site is the sole responsibility of the client.

25. Losses occurring as a result of misinformation, improper address and/or labeling are excluded absolutely.

26. PAYEFX is a contract carrier and not a common carrier.

27. Delay, loss of market, loss of use, and any other consequential loss or damage, inherent vice, wear, tear, gradual deterioration, depreciation and similar losses are not recoverable.

28. Short shipment claims are not recoverable unless the package shows evidence of tampering or damage to the package and the consignee so notes same in writing on the receipt document at the time of delivery or refuses acceptance due to the condition of the package.

29. All collection of C.O.D. or similar shipments are at the shipper's sole risk, including, but not limited to, all risks of non-payment, fraud, compensation and credit card fraud, forgery and PAYEFX shall not be liable for any such actions or instruments.

30.

Pair and Set: It is understood and agreed that in the event of a loss of or damage to any article or articles which are a part of a set, the measure of loss or damage to such article or articles shall be a reasonable and fair Proportion of the total value of the set, giving consideration to importance of said article or articles, but in no event shall such loss or damage be constructed to mean total loss of set.

31.

International Shipments: Insurance protection shall cease upon delivery to consignee or after 15 days after arrival, while awaiting customs clearance, whichever shall first occur.

32.

Residential, Hotel, Trade Show, etc. Deliveries: Packages signed by any representative (i.e. concierge, doorman, front desk clerk, etc.) at the intended address (provided by the sender and/or their representatives) is considered delivered and insurance shall cease at time of such delivery.

33. All of the

aforementioned terms and conditions and exceptions remain unaltered unless given in writing by PAYEFX or its authorized agents.

34. (Insurance Company) has the right to decline any claim where any condition has not been complied.

35. Subject also to all Policy Terms and Conditions which may exclude but not limited to losses caused by War and Military Action, Nuclear Hazard, Radioactive Contamination, Terrorism, Governmental Action and similar losses.

36. Statutory Insurance Regulations require us to advise you, "Any person who knowingly and with intent to defraud any insurance company or other person filed an Application for Insurance or Statement of Claim containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act which is a crime and shall also be subject to a civil penalty not to exceed \$5,000 and the stated value of the claim for each violation."

37. It is strongly advised that you use adhesive labeling, rather than the shipping pouches. Please call us to order them for your company.

38. All packages must be sealed with clear tape on both ends.

39. Due to recent problems with the Beverly Hills area, it is strongly recommended that you use an alternate address on your labels for all packages going to and from the Beverly Hills area. Another option is to put a Hold for Pick Up on the package.

40. All shortage of goods or missing contents claims will be investigated by the authorities.

41. Any noticeable tampering must be reported to the driver immediately.

42. It is strongly recommended that each package be stamped by your company with an identifying mark on both sides of the box.

43. A signature is required for all residential deliveries.



44. The following high risk zip codes will be limited to \$50,000 coverage per package: 10024, 10025, 10032, 10036, 90013, 90014, 90210, and 90212.

45. Carriers do not deliver to P.O box. You will have to use USPS for sending your packages to a P.O boxes.

46. Limits for USPS priority domestic shipments is 1000 and we do not insure international USPS packages.

Please understand that it is our position to protect your interests. Thank you for your cooperation.

INSTRUCTIONS FOR INTERNATIONAL SHIPMENTS

The following program applies to all international shipments. Follow all of the guidelines as set forth in the shipping instructions. Make sure you understand limits of liability and coverage.

In the attached document, look at the code legend and the number for the destination country.

1. U.S., Canada, Puerto Rico, Guam and all U.S. Territories are covered to the maximum limits of the policy.
2. All other countries with a designation of #1 are covered to its final destination up to a maximum of \$30,000 per conveyance. All countries with a designation of #2 are covered to its final destination up to a maximum of \$10,000 per conveyance.
3. All countries with a designation of #3 are covered to maximum of \$10,000 to the first point of entry into the country. After initial entry it shall become the responsibility of the shipper for conveyance.
4. For shipments marked with a code designation of #3 it is highly recommended that you use an armored carrier.
5. There may be exceptions on individual shipments for higher coverage but you must call in advance to our risk department.
6. You must always use a signature required on all packages internationally (when available) or domestically.
7. Code designations may change at any time so please call 619-325-5957 for your international needs.

CONDITIONS FOR SHIPPING

Business to Business

Covered up to \$100,000 (all conditions must be met):

FedEx Priority

Covered up to \$75,000:

FedEx Standard

Covered up to \$50,000:

New York zip codes

10024

10025

10032

10036

Los Angeles zip codes

90013

90014

Beverly Hills zip codes

90210

90212

Covered up to \$15,000 (regardless of priority status):

Friday for Monday Delivery

FedEx 2 Day

Covered up to \$5,000:

FedEx Express Saver

FedEx Ground

Residential

\$35,000 maximum for residential deliveries.



You must use the "Signature Required" option on airway bill.

Business to Business

Covered up to \$100,000 (all conditions must be met)

UPS Next Day Air

Covered up to \$75,000:

UPS Next Day Air Saver

Covered up to \$50,000:

New York zip codes

10024

10025

10032

10036

Los Angeles zip codes

90013

90014

Beverly Hills zip codes

90210

90212

Covered up to \$15,000 (regardless of priority status):

Friday for Monday Delivery

UPS 2nd Day

Covered up to \$5,000:

UPS 3 Day Select

UPS Ground

Residential

\$35,000 maximum for residential deliveries.

You must use the "Signature Required" option on airway bill.

You may insure up to an additional \$50,000 through UPS directly.

Please call for instructions

Section 1: General Conditions

A. "All Risks"

Unless otherwise specified below, this Policy insures new approved goods against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 2 of this Policy.

B. Optional FPA Terms

Option is hereby granted the Assured, when exercised and so declared to Underwriters prior to sailing of vessel and before any known or reported loss or accident, approved goods may be insured:

Warranted Free from Particular Average (FPA) unless the vessel or craft be stranded, sunk or burnt, but notwithstanding this warranty Underwriters are to pay any loss or damage to the interest insured which may reasonably be attributed to fire, collision or contact of the vessel and/or conveyance with any external substance (ice included) other than water, or to discharge of cargo at port of distress; and also to pay the insured value of any merchandise and/or goods jettisoned and/or washed or lost overboard.

If shipment is by aircraft - FPA AIR PERILS shall apply. Warranted Free from Particular Average unless caused by the aircraft suffering an accident in takeoff or landing, or coming to earth at a place other than an airfield, or in a collision with another aircraft; or being on fire or by jettison. *Note: Wherever FPA terms appear in this Policy, they are deemed to also include FPA Air Perils.*

For an additional premium, coverage may be extended to include theft and/or non-delivery of an entire shipping package.

C. Special Insuring Conditions

The below listed goods insured shall be subject to special conditions. Where deductibles are listed, such deductibles shall not apply to claims for Total Loss, Constructive Total loss, General Average, Salvage Charges or claims recoverable under FPA conditions.

- 1) AUTOMOBILES AND MOTORCYCLES, NOT MORE THAN 12 YEARS OLD are insured against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 2 of this Policy. However, each claim shall be subject to a deductible of three percent (3%) of the total insured value of each automobile separately insured (subject to a minimum deductible of USD 500).

No coverage shall be granted hereunder while any vehicle is being operated under its own power, except while being driven on or off a carrying conveyance for the purposes of positioning, loading or unloading.

Automobiles and Motorcycles in excess of one (1) year old are subject to a pre-shipment survey completed by the shipper or their representative.

- 2) AUTOMOBILES AND MOTORCYCLES IN EXCESS OF 12 YEARS OLD are insured Warranted Free from Particular Average (FPA) unless the vessel or craft be stranded, sunk or burnt, but notwithstanding this warranty Underwriters are to pay any loss or damage to the interest insured which may reasonably be attributed to fire, collision or contact of the vessel and/or conveyance with any external substance (ice included) other than water, or to discharge of cargo at port of distress; and also to pay the insured value of any merchandise and/or goods jettisoned and/or washed or lost overboard.

For an additional premium, coverage may be extended to include theft and/or non-delivery of an entire shipping package.

- 3) HOUSEHOLD GOODS AND PERSONAL EFFECTS (professionally packed for export) are insured against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 2 of this Policy. However, each claim shall be subject to a deductible of three percent (3%) of the total insured value (subject to a minimum deductible of USD 500).

The following warranties shall apply: fragile articles (such as glass, china, marble and earthenware) are limited to fifteen percent (15%) of the total insured value of any single shipment. Any single antique or piece of artwork shall not exceed USD 10,000 in insured value. Goods must be professionally packed. A valued itemized inventory must be available to Underwriters prior to shipment.

The following clauses, conditions and exclusions shall also apply:

- a. AVERAGE CLAUSE: This Policy is subject to the condition of average, that is to say, if the goods insured by this insurance shall, at the time of loss, be of greater value than the sum insured under this insurance, the Assured shall only be entitled to recover such proportion of the said loss as the sum insured by this Policy bears to the total value of the said goods.
- b. DEPRECIATION: Underwriters' liability is restricted to the reasonable cost of repair and no claim is to attach for depreciation consequent thereon.
- c. Excluding loss or damage due to moth, vermin, wear, tear and gradual deterioration.
- d. ACCOMPANIED PERSONAL EFFECTS: Excluding loss from unattended vehicle.

- e. EXCLUDED GOODS: Excluding loss of or damage to furs, or any cash, notes, stamps, deeds, tickets, traveler's checks, jewelry, watches, or similar valuable articles.
- 4) HOUSEHOLD GOODS AND PERSONAL EFFECTS *NOT* PROFESSIONALLY PACKED FOR EXPORT are insured Warranted Free from Particular Average (FPA) unless the vessel or craft be stranded, sunk or burnt, but notwithstanding this warranty Underwriters are to pay any loss or damage to the interest insured which may reasonably be attributed to fire, collision or contact of the vessel and/or conveyance with any external substance (ice included) other than water, or to discharge of cargo at port of distress; and also to pay the insured value of any merchandise and/or goods jettisoned and/or washed or lost overboard.
- 5) FROZEN FOODS AND SIMILAR INTEREST are insured against "All Risks" of physical loss or damage from any external cause except as excluded by the Clauses in Section 2 of this Policy, and further excluding gradual deterioration. It is however, agreed that while the goods insured are under refrigeration, this insurance is extended to cover loss, damage or deterioration due to, or caused by derangement, breakdown or stoppage of refrigerating machinery or refrigerating plant or insulation provided such derangement, breakdown, or stoppage continues for a period not less than twenty-four (24) consecutive hours.
- Notwithstanding the provisions of the exclusions stated above, this insurance covers loss of or damage caused by the negligence of any third party who has possession or custody of or responsibility for the cargo insured hereunder during the time that this Policy is in force.
- Warranted by the Assured that the interest insured hereunder is in sound condition at the time of the commencement of risk.
- Frozen foods and/or similar interest shipped by air are on application only.
- 6) BAGGED GOODS are insured against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 2 of this Policy. However each claim due to the breaking, tearing, bursting or ripping of the bag(s) shall be subject to a deductible of three percent (3%) of the total insured value (subject to a minimum deductible of USD 500).
- 7) WINES, LIQUORS, BEERS AND SIMILAR SPIRITS are insured against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 2 of this Policy. However, claims for pilferage and breakage shall be subject to a deductible of one percent (1%) of the total insured value (subject to a minimum deductible of USD 500).
- 8) CHINAWARE, GLASSWARE AND OTHER SIMILAR FRAGILE ARTICLES (BUT EXCLUDING WINDOWS AND PLATE GLASS) are insured against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 2 of this Policy. However, claims for breakage shall be subject to a deductible of five percent (5%) of the total insured value (subject to a minimum deductible of USD 500).
- 9) WINDOWS, PLATE GLASS AND SIMILAR GOODS are insured Warranted Free from Particular Average (FPA) unless the vessel or craft be stranded, sunk or burnt, but notwithstanding this warranty Underwriters are to pay any loss or damage to the interest insured which may reasonably be attributed to fire, collision or contact of the vessel and/or conveyance with any external substance (ice included) other than water, or to discharge of cargo at port of distress; and also to pay the insured value of any merchandise and/or goods jettisoned and/or washed or lost overboard.
- 10) CERAMIC, MARBLE AND GRANITE TILES (EXCLUDING BLOCKS AND SLABS) are insured against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 2 of this Policy. However, claims for breakage shall be subject to a deductible of five percent (5%) of the total insured value (subject to a minimum deductible of USD 500).
- 11) CERAMIC, MARBLE, AND GRANITE SLABS AND BLOCKS are insured Warranted Free from Particular Average (FPA) unless the vessel or craft be stranded, sunk or burnt, but notwithstanding this warranty Underwriters are to pay any loss or damage to the interest insured which may reasonably be attributed to fire, collision or contact of the vessel and/or conveyance with any external substance (ice included) other than water, or to discharge of cargo at port of distress; and also to pay the insured value of any merchandise and/or goods jettisoned and/or washed or lost overboard.
- 12) STEEL AND STEEL PRODUCTS are insured against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 2 of this Policy, and further excluding the risks of

rust, oxidation, and discoloration. Coverage for non-crated pipe, tube, rods, beams or similar merchandise to further exclude the risks of bending, twisting, and end damage.

13) LUMBER STOWED UNDER DECK is insured against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 2 of this Policy. However, each claim shall be subject to a deductible of two percent (2%) of the total insured value (subject to a minimum deductible of USD 500).

14) LUMBER STOWED ON DECK is insured Warranted Free from Particular Average (FPA) unless the vessel or craft be stranded, sunk or burnt, but notwithstanding this warranty Underwriters are to pay any loss or damage to the interest insured which may reasonably be attributed to fire, collision or contact of the vessel and/or conveyance with any external substance (ice included) other than water, or to discharge of cargo at port of distress; and also to pay the insured value of any merchandise and/or goods jettisoned and/or washed or lost overboard.

Goods insured or any part or item thereof stowed in poop, forecastle, deck house, shelter deck, other enclosed space, or in a container shall be deemed to be goods stowed under deck.

15) BOATS and YACHTS (NOT EXCEEDING USD 500,000 IN VALUE AND/OR IN EXCESS OF FORTY FEET IN LENGTH) are insured against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 2 of this Policy. However each claim shall be subject to a deductible of one percent (1%) of the total insured value (subject to a minimum deductible of USD 500).

16) BOATS and YACHTS (EXCEEDING USD 500,000 IN VALUE AND/OR IN EXCESS OF FORTY FEET IN LENGTH) are insured Warranted Free from Particular Average (FPA) unless the vessel or craft be stranded, sunk or burnt, but notwithstanding this warranty Underwriters are to pay any loss or damage to the interest insured which may reasonably be attributed to fire, collision or contact of the vessel and/or conveyance with any external substance (ice included) other than water, or to discharge of cargo at port of distress; and also to pay the insured value of any merchandise and/or goods jettisoned and/or washed or lost overboard.

For an additional premium, coverage may be extended to include theft and/or non-delivery of an entire shipping package.

17) SCRAP is insured Warranted Free from Particular Average (FPA) unless the vessel or craft be stranded, sunk or burnt, but notwithstanding this warranty Underwriters are to pay any loss or damage to the interest insured which may reasonably be attributed to fire, collision or contact of the vessel and/or conveyance with any external substance (ice included) other than water, or to discharge of cargo at port of distress; and also to pay the insured value of any merchandise and/or goods jettisoned and/or washed or lost overboard.

However, no coverage whatsoever shall be provided for the following:

- a. bearings, turnings, engine blocks and/or oil covered scrap
- b. shipments exceeding USD 500,000 per any one conveyance
- c. shipments made on vessels for break-up voyages
- d. shipments on vessels over 20 years of age.

Rates for shipments of Scrap are at 150% of the FPA rate.

18) COMPUTER AND/OR ELECTRONIC COMPONENTS ASSEMBLED ON RACKS are insured against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 2 of this Policy. However, each claim shall be subject to a deductible of ten percent (10%) of the total insured value (subject to a minimum deductible of USD 1,000).

19) APPLIANCES AND ELECTRONICS are insured against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 2 of this Policy.

However each claim shall be subject to a deductible of five per cent (5%) of the total insured value (but subject to a minimum deductible of USD 1,000). This deductible shall not apply to claims for Total Loss, Constructive Total Loss, General Average or Salvage Charges or claims recoverable under F.P.A. conditions

20) USED GOODS (except used printing presses and/or used textile machines) are insured against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 2 of this Policy.

However, coverage is subject to the following:

- Excluding rust, oxidation, and discoloration.
- It is warranted that the shipper or their representative shall perform a pre-shipment condition survey with photographs. Should the assured fail to conduct the required survey, coverage shall further absolutely exclude marring, chipping, scratching, and denting.
- Each claim shall be subject to a deductible of 1% of the total insured value (but subject to a minimum deductible of USD 500).
- Underwriters shall not be liable for more than USD 500,000 on any one conveyance.

D. "On Deck" Bill of Lading – FPA Terms

Goods on deck subject to an on deck bill of lading are insured Warranted Free from Particular Average (FPA) unless the vessel or craft be stranded, sunk or burnt, but notwithstanding this warranty Underwriters are to pay any loss or damage to the interest insured which may reasonably be attributed to fire, collision or contact of the vessel and/or conveyance with any external substance (ice included) other than water, or to discharge of cargo at port of distress; and also to pay the insured value of any merchandise and/or goods jettisoned and/or washed or lost overboard

Notwithstanding the foregoing, goods insured shipped on deck under an under deck bill of lading, without the knowledge and consent of the shipper, shall be treated as under deck cargo and insured as

Consolidation/Deconsolidation

This insurance is extended to cover the goods insured wherever same is stopped in transit, anywhere in the world, short of final destination, whether prior to loading and/or after discharge from overseas vessel or at any transshipment point for the purpose of consolidation, deconsolidation, packing, repacking, containerization, de-containerization, distribution, redistribution, on or at the premises of freight forwarders, consolidators, truckers, warehouseman, or others anywhere in the world for a period not exceeding sixty (60) days after the receipt of the goods insured at such premises.

SECTION 2: General Exclusions

In no case shall this insurance cover:

- A. ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the goods insured;
- B. loss, damage or expense attributable to willful misconduct of the Assured;
- C. rust, oxidation or discoloration on unpacked and/or unprotected cargo;
- D. loss of market or loss, damage, expense or deterioration arising from delay, whether caused by a peril insured against or otherwise;
- E. loss, damage or expense caused by inherent vice or nature of the goods insured;
- F. loss, damage or expense caused by insolvency or financial default of the owners managers charterers or operators of the vessel where, at the time of loading of the goods insured on board the vessel, the Assured is aware, or in the ordinary course of business should be aware, that such insolvency or financial default could prevent the normal prosecution of the voyage. This exclusion shall not apply where the contract of insurance has been assigned to the party claiming hereunder who has bought or agreed to buy the goods insured in good faith under a binding contract;

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- G. loss, damage or expense caused by insufficiency or unsuitability of packing or preparation of the goods insured to withstand the ordinary incidents of the insured transit where such packing or preparation is carried out by the shipper or consignee or their employees, or prior to the attachment of this insurance (for the purpose of these Clauses "packing" shall be deemed to include stowage in a container and "employees" shall not include independent contractors);
- H. loss, damage or expense caused by electrical, electronic and/or mechanical derangement unless the Assured is able to demonstrate that such damage is the result of a peril insured against.
- I. shipments on. **chartered** vessels that are not classed A1 American Record or equivalent by a member of the International Association of Classification Societies; **chartered** vessels over 40 years of age; vessels on break-up voyages; **chartered** barges; vessels built for service on the Great Lakes; vessels built solely for Military or Naval Service; or vessels built for carriage of dry bulk or liquid bulk cargoes, and which are more than 15 years of age.