

# FRV Insurance Program DP21

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We offer an insurance program that will cover the Full Replacement Value of your shipments as negotiated with our Underwriters (Gosselin Support Services) for any shipment that GovLog handles for your Agency and for which you have purchased the coverage. Coverage costs \$8.00 per 100 lbs. weight.

We will handle complete management of the claim with full disclosure to your Agency of amounts paid to the customer upon request. We will contact the customer to arrange the repairs and settlement of the claim. All claims will be processed within the 60 day requirement (30 days for claims of \$1,000 and less) as set in the FRV Business rules and payment made to the customer within 30 days of settlement.

For shipments registered in this program that are delivered by an Agent working for us, we will follow up till their final delivery to the customer's residence, so we are immediately notified of any possible claims.

It is of major importance that you provide us the delivery documentation from any agents that are working for your SCAC directly as would be the case in any country where GovLog is not representing you to provide agency services. We cannot chase the documents with these agencies, nor can we handle the claim without them.

For shipments picked up on or after 15 May 2020 the customer will have 180 days from the delivery date in which to give notification of loss and damage not noted at time of delivery. It is your responsibility, as the TSP, to notify the customer at 60 and 150 days after delivery point of the date the Notice of Loss or Damage AFTER delivery and the date the claim are due in order to retain FRV. The notification must include contact information for the TSP.

We must make it clear that in order for our agency to meet the time requirements to settle claims (60 /30 days) we must have timely notification from your agency of any claims and must receive full delivery documents to include any notification of loss and damage received AFTER delivery without delay. Arranging for repairs can take time, and in order for us to meet the 60 /30 day time requirement so that your agency receives a good claims score, delivery documents and/or claims must be forwarded to us immediately.

It is mandatory that we have access to the claim either via DPS as a "Trusted Agent" or via EZDPS. We will work with you to make sure everything is set up correctly. However, as the automated notifications from DPS and EZDPS do not always work as they should do, you must notify us immediately when a claim is submitted in DPS and forward all delivery documents to us. We will make contact with the customer and arrange for settlement of the claim and also enter all offers into DPS.

There is no chargeback against your Agency for any FRV insured shipment. We request that we be allowed to issue a chargeback against any Agent involved in the shipment up to the deductible so that we can continue to offer a low Premium. No Agent would be charged more than what is in their rate agreement with your Agency.

## Payment to the Customer

We will pay the customer directly and nothing needs to be done by your office. We will not pay DPS claims until the customer accepts the offers we enter into DPS, this is to ensure the customer follows through with meeting their obligation and does not leave the claim "open" in DPS. Once the customer has accepted the amounts in DPS, we will arrange for payment within 30 days of settlement as required.

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## Claims costs covered under the FRV Insurance Program

Replacements of identical items or equivalent items of items destroyed or missing as substantiated by the customer or are confirmed by our repair firm that the item is not economically repairable, and all necessary repairs to include transport costs to and from the customer's home.

## Claims costs NOT covered under the FRV Insurance Program

- Any third party service required to either disassemble or reassemble an item.
- Inconvenience claims are not covered under the FRV Insurance program.  
(You will find on the following pages a summary on guidelines for inconvenience claims. If you think our company would be liable we ask you to let us know upfront how you intend to settle those with the customer before you send any chargeback. Often we find that those claims are not handled in the manner as prescribed in the DTR and members are being paid out amounts that are beyond your liability as a TSP. As such we also deny any liability on amounts paid out that are not in accordance with these guidelines).
- Damage to Real Property.

## Claims transferred to the MCO

If a claim is denied for any reason or an impasse reached on certain items and the customer transfers the claim or parts of it to the Military Claims Office (MCO), your agency will be notified immediately.

If the Military Claims Office (MCO) requests information and documentation you must forward this to us immediately so that we can make sure the MCO is provided with all information necessary to process the claim.

If the MCO issues a Demand on Carrier, you must forward the Demand to us immediately. We will, within 60 days as required, either inform you that the Demand is correct and can be paid or we will appeal to the MCO. If the Demand is correct or once a settlement has been reached with the MCO we request you pay the MCO, and submit an invoice to us along with proof of payment and you may offset the invoice on a future payment to us.

## Moldy Shipments

Your Agent must notify you immediately of any moldy items and in turn you must immediately notify Gov/Log. If there is not strict adherence to the FRV Mold Business Rules, there will be no liability for moldy shipments.

## Information for customers

If a customer contacts you asking how to file a claim or for a status update on a claim already submitted or with any other query on the claims process please refer the customer to [Claims@govlog.be](mailto:Claims@govlog.be)