

# XN Global® Moving Insurance

## Product Overview

XN Global® Moving Insurance provides comprehensive worldwide coverage for belongings at every stage of the move, from packing to unpacking.

XN Global® Moving Insurance is comprehensive and covers most physical damage including breakage, disappearance, loss, theft and water damage.

This global policy has no territorial restrictions and is completely inclusive, extending to most personal effects, furniture and valuables, with few exceptions. It takes effect when the goods are packed or removed by the carrier and continues until the goods are received. It applies to both transportation and storage exposures during transit and applies regardless of the carrier's transportation means.

## Coverage Features

XN Global® Moving Insurance provides the following features:

- All risk coverage - subject to policy terms and conditions;
- Coverage takes effect the moment the goods are packed and ends only when the goods are received;
- Coverage is worldwide;
- Goods are covered at replacement cost;
- Damage to personal property valued at \$5,000 or more is indemnified on the basis of replacement cost with no deduction for depreciation, providing that these items are specifically declared prior to shipment. A pre-removal inspection may be required;
- A comprehensive policy, covering a variety of physical damage claims such as breakage, disappearance, theft and water damage;
- Electronic equipment are covered on a replacement basis if equipment is less than five years old;
- Coverage applies to transit and storage exposures;
- Coverage applies regardless of the means of transportation chosen by the carrier.

## About XN Financial

XN Financial is a wholesale managing general agency founded in 2001 that provides a wide range of insurance products delivering global insurance capacity to organizations ranging from small business owners to Fortune 100 multinationals. The company was acquired by Henner GMC Services, in 2011. This relationship creates one of the world's largest international insurance providers specializing in expatriate insurance and administrative platforms for healthcare products as well as Property and Casualty. XN Financial supports its growing portfolio of products with powerful technology, a global call center that offers 24/7 multilingual service and strategic alliances focused in the areas of health, safety and security as well as worldwide concierge services.



## ■ Contact Us

For more information on how XN Financial can meet all your insurance needs, contact our underwriters today.

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