

JOG Moving LLC

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JOG MOVING INSURANCE POLICY (rev. 10/2025)

This is a detailed documentation of the INSURANCE POLICY currently implemented by JOG Moving LLC (herein referred to as Company) in response to a customer (referred to as Customer or Client) using Company services and registering item or property damage claims and thus requesting repair and/or replacement assistance.

IN SUMMARY: JOG MOVING LLC will reimburse the Client for items or property damaged (if the Customer desires) during a move due to Company's direct-handling of Client goods or Property that leads to damage. In the event of damage purportedly caused by the Company, the Customer has 21 DAYS (or 3 weeks) FROM THE DAY OF SERVICE TO REGISTER A CLAIM and request compensation after and ONLY AFTER moving services are paid for. Damage claims by Clients made AFTER the 21-day period will be declined.

TERMS AND CONDITIONS REGARDING DAMAGE CLAIMS AND SUBSEQUENT COVERAGE

JOG MOVING LLC currently does not exercise 3rd-party insurance supplied by an entity outside the Company. As a result, all damage claims and insurance-related issues are handled by the owner of the Company or Company personnel. Clients filing a damage claim are asked to contact the Company using the following forms of contact:

- ▲ **PHONE – 9702083424** (Mon-Fri 8:30 a.m. - 6:00 p.m. MST)
- ▲ **EMAIL – movers@jogmoving.com** (monitored regularly)

DAMAGE CLAIMS AND SUBSEQUENT COVERAGE (sections 1-4)

1. **ALL DAMAGE CLAIMS (OR DISPUTES) WILL BE INVESTIGATED BY THE COMPANY WITH DUE PROCESS.** Photos, evidence, and other information may be requested of the Client by the Company to verify the legitimacy and accuracy of the damage claim. Inconsistent or inaccurate information surrounding the claim may affect the degree of remedy in settling the dispute. In addition, damage claims that refer to damage that already existed prior to services rendered by the Company or damage caused by a different party altogether will be declined.

2. **THE COMPANY WILL COVER REPAIRS AND REPLACEMENTS UP TO \$800 PER MOVE.** Once a damage claim has been legitimized, reimbursements for repairs and/or replacements will be made to the Client in a timely manner in an amount consistent with the value of said repairs and/or replacements. Reimbursement amounts will NOT exceed \$800, which is the maximum amount covered by our policy for a given move serviced by the Company. In addition, this coverage is in the form of REIMBURSEMENT and NOT DIRECT ADMINISTERING of repairs or replacements. The Company does not supply personnel to provide repairs., but will provide reimbursement to the Client for personnel hired by the Client to provide repairs.

CERTAIN DAMAGE REIMBURSEMENTS MAY BE LIMITED TO REPAIRS ONLY IF ASSESSMENT OF A DAMAGE DISPUTE DETERMINES THAT REPAIRS ARE SUFFICIENT IN REMEDYING THE DAMAGE IN QUESTION. In addition, the Company will NOT provide reimbursements for wholesale replacement (of furniture items or appliances, for example) if a repair can be done to fix the damage caused by the Company.

3. DAMAGE CLAIMS WILL BE DECLINED UNDER THE FOLLOWING CONDITIONS:

If the damage claim is in reference to scratches and/or scuffs to furniture cause by NOT having the appropriate amount of moving pads or an amount recommended by the Company. If the damage claim is made after the 30-day

period indicated under Policy Summary. If the damage claim is in reference to damaged contents of a box (i.e. breakables) that were packed (by the Client) incorrectly and/or pointed out by the Company as a loosely-packed or awkwardly-packed box. If the damage claim is in reference to ANY AND ALL items loaded, unloaded, or otherwise handled by the Client or 3rd party personnel. If the damage claim is in reference to items handled by a 3rd party mover BEFORE the damage claim is made and AFTER being handled by the Company.

4. POLICY CONDITIONS IN THE EVENT OF COMPANY-CLIENT PARTICIPATION IN A MOVE:

In a situation wherein the Client directly assists the Company in a moving project, or vice versa, damage claims can ONLY BE MADE for damage sustained in a maneuver perpetrated solely by the Company or Company personnel. Damage (and injury) of ANY KIND sustained during a joint maneuver between Client and Company personnel is NOT ELIGIBLE for a suitable damage claim due to direct participation by non-Company personnel.