



## CONTENTS PROTECTION OPTION



Moving & Storage, Solved.™



### Extra Protection and Peace of Mind

PODS® takes great care at all steps of the moving and storage process to ensure your belongings are protected. However, no matter how carefully your container is packed and moved, some things – such as weather and road conditions – are out of our control, and accidents can happen. What you can control, however, is how well your items are covered in the event of damage or loss. For this reason, our Rental Agreement requires customers to maintain coverage for their containers and contents.

### PODS Contents Protection Option

Our Contents Protection Option is designed as a convenient way to get the coverage you need, so you can rest assured that you're covered in case of loss or damage. We encourage you to take the time to choose the best coverage level for your needs that offers the greatest peace of mind.

### Why Do I Need Coverage?

Many people assume their homeowners insurance policy covers their belongings during the moving process, but this is often not the case. Even if your items are covered by your policy, our Contents Protection Option may still be to your advantage. For instance, in the case that you do file a claim through our coverage option, your homeowners insurance rates should not be impacted. Furthermore, our option's deductible would most likely cost you less out of your pocket (only \$100) compared to your homeowners insurance deductible, which could be \$1,000 or more.

### Peace of Mind

Perhaps the greatest benefit of our Contents Protection Option is peace of mind, so you can focus on other important aspects of your move.



# PODS Contents Protection Option

## Which Types of Losses Are Covered?

Our Contents Protection Option covers your contents against a wide variety of risks while being stored in one of our containers on your property, in one of our Storage Centers, or during transit.

The following types of losses are covered:

- Burglary (in PODS' care)
- Certified acts of terrorism
- Collapse of the Storage Center
- Falling objects
- PODS negligent acts
- Riot or civil commotion
- Upset/overturning of the container
- Vandalism and malicious mischief
- Vehicles and aircraft
- Collision or explosion
- Fire, hail, lightning, smoke, or wind
- Weight of ice, snow, or sleet
- Damage to the container

Damage to the container, however, will not be covered if the damage was caused by your willful or intentional acts.

## Which Types of Losses Are Not Covered?

- Damage to contents caused by improper packing, normal shifting, or your willful or intentional acts
- Burglary while the container is on-site at the customer's location
- Rain, snow, sleet, sand, or dust
- War, chemical, biological, or nuclear acts of terrorism
- Earth movement (earthquake, sinkhole, mudslide, etc)
- Water damage (flood, water back-up)
- Intentional acts caused by the renter
- Damage caused under intoxication or impairment
- Confiscation, destruction, or seizure of the government
- Mold, spoilage, decay of items
- Normal wear & tear

For helpful information regarding packing and loading, visit [www.pods.com/loading](http://www.pods.com/loading). Also, please visit [www.pods.com/cpo](http://www.pods.com/cpo) for a full list of other events not covered by the Contents Protection Option.

## Which Types of Property Are Not Covered?

The Contents Protection Option does not cover items stored in the container that are prohibited by our Rental Agreement.

These include but are not limited to:

- Money in any form
- Financial documents
- Securities, deeds, C-Cards
- Personal records
- Photos, passports, tickets
- Manuscripts
- Precious metals, jewelry, stamps, watches, furs, stones
- Firearms
- Animals
- Aircraft, motor vehicles of any kind
- Computer software or programs
- Media or data stored on hard drives

## Coverage Levels & Pricing†

We offer many levels of coverage, from \$5,000 all the way up to \$300,000, so you can find the level that fits your exact needs. You'll have the opportunity to choose which level represents the value of your belongings.

A monthly fee, based on your level of coverage per the chart below, will be added to your total rental charge.

Declared Value	Monthly Cost	Declared Value	Monthly Cost
\$5,000 .....	\$34.95	\$80,000 .....	\$154.95
\$10,000.....	\$49.95	\$90,000 .....	\$169.95
\$15,000.....	\$59.95	\$100,000.....	\$179.95
\$20,000 .....	\$69.95	\$120,000.....	\$204.95
\$25,000 .....	\$79.95	\$130,000.....	\$219.95
\$30,000 .....	\$94.95	\$140,000.....	\$229.95
\$40,000 .....	\$104.95	\$150,000.....	\$244.95
\$50,000 .....	\$119.95	\$200,000 .....	\$319.95
\$60,000 .....	\$129.95	\$250,000 .....	\$394.95
\$70,000.....	\$144.95	\$300,000 .....	\$469.95

## Deductibles and Fees

A one-time transit fee of \$50 is required for moves outside the local area. Pricing is expressed in U.S. dollars. There is a \$100 deductible per claim.

## How to Purchase Contents Protection

You'll have the opportunity to purchase Contents Protection when you place an order for your PODS container. The amount of coverage you choose should be based upon your determination of the total value of your contents. The coverage is not per container, but it applies to all your items stored in our containers.

The Contents Protection Option cannot be added to an order, and the coverage value cannot be increased, after delivery of the first container on your order. The Contents Protection Option can be canceled at any time.

Please note: In select markets and move types, \$10,000 of Contents Protection Option coverage may be included in your quote. At the time of your order, you have the option to increase or lower your Contents Protection Option coverage, or to remove the Contents Protection Option entirely.

†Pricing for U.S. Contents Protection only. Pricing as of 3/3/2015. Prices are subject to change.

# Container Only Option

As with a typical car rental, you are responsible for loss or damage to the container while it is in your care. We offer the Container Only Option, which protects you against from such financial loss in the event that the PODS container itself suffers any damage.



## What Does the Container Only Option Cover?

The Container Only Option covers any loss or damage to your PODS container, no matter the cause, including lightning, windstorm, hail, fire, smoke, explosion, vandalism, riot, malicious mischief, falling objects or auto accidents. Damage to the container, however, will not be covered if it was caused by your willful or intentional acts.

**Under no circumstances will the Container Only Option cover any loss or damage to any property stored in the PODS container.**

## How to Purchase the Container Only Option

You'll have the opportunity to purchase Container Only Option when you place an order for your PODS container.

Please note: In select markets, the Container Only Option may be included in your quote. You have the option to remove it or to upgrade to the Contents Protection Option. The Container Only Option cannot be added to an order after delivery of the first container on your order. Container Only Option can be canceled at any time.

## Pricing

The Container Only Option monthly fee is \$10 per container and is subject to change.

## How to File a Claim

In the event of loss or damage to your personal items or PODS container, PODS will work with you to help initiate your claim to our third-party insurance provider and adjuster, who will handle your claim. To report your claim, call our toll-free number at 866-351-3724.

When filing a claim, you'll need to provide an inventory of lost or damaged items. We recommend taking photographs, which serve as excellent proof of damage. In the case of theft, you must also file a police report. Please do not dispose of damaged items until the claims adjuster has inspected them. All claims must be reported upon discovery of damage.

## How Items Are Valued

Damaged items will be replaced based on their depreciated value – that is, their replacement cost value minus any depreciation (loss of value over time due to factors such as age, wear and tear, and obsolescence).

## Packing & Loading

Be sure to properly pack your belongings and load your container, as damage to your items due to poor packing and loading is not covered. We encourage you to visit [www.pods.com/loading](http://www.pods.com/loading) for helpful tips.

## **PLEASE READ THIS IMPORTANT DISCLOSURE AS IT RELATES TO THE CONTENTS PROTECTION OPTION**

This brochure contains general and descriptive information only. For actual terms and conditions, please consult the Contents Protection/Duty To Insure Addendum to your Rental Agreement.

(<http://www.pods.com/cpo>)



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