

MOVING 101

VOL #6

A SURVIVAL COURSE

FREE

Getting Started

Whether you're moving across town or across the globe, proper planning can save you time, money and stress. One of the most important arrangements you will have to make is for the relocation of your household goods and personal effects. Unless you're going to self haul your possessions in a rental trailer, this means hiring a moving company. The mover you select will be a key player in your relocation. The local moving agency will estimate your moving cost, perform your packing and origin services, arrange load and delivery schedules and coordinate the destination services. If you hire a reliable mover you can expect a good move. If you don't, then be prepared for the consequences.

Many of the moving companies listed in your local phone directory are affiliates of a major van line network. These companies are usually locally owned and have contractual agency agreements with a nationally known carrier. They often schedule state-to-state moves through a central dispatch office where many dispatchers coordinate and schedule orders for a large fleet of moving vans. Any van in their fleet which has space available and is going to your destination may be assigned to haul your order. Long distance relocations require more lead time than local moves and a flexible delivery window may be needed so planners can combine orders and maximize the use of van space.

Some local movers are independently licensed to haul shipments within the state (intra-state) or between states (inter-state) within the U.S. They haul orders on their own vans and have complete control over the scheduling. Frequently, local movers act as independent haulers when moving locally or within the state, and they act as agents of a major van line for out of state moves only. Your order for service and bill of lading will indicate the license and tariff under which your shipment is being hauled. For your own protection, you should require the mover to show you proof of insurance, workmen's compensation coverage, and valid authority to haul from the federal or state Department of Transportation.

Be very careful in dealing with internet moving brokers who offer big discounts. A cheap move can be like a cheap tire - you may not get what you expect. Moving brokers are usually freelance agents who do not own or operate moving vans. They book orders over the internet and then search for a van operator who will agree to handle your order at a highly discounted rate.



PROPER PLANNING IS THE KEY TO A GOOD MOVE

Brokers may require a substantial deposit and they usually don't guarantee their pricing or scheduling, so if they can't find a carrier on time, the van may not be there on moving day, and if you don't have a binding contract, your bill may be substantially higher than you expected.

Moving brokers may or may not offer some form of coverage against transit loss or transit damage caused by mover negligence, but they usually don't handle claims, so be prepared to forward any claims to the mover your on-line broker selected for you. If you want all-risk coverage, contact an insurance agent that handles transit coverage for household goods.

You should get formal written proposals from at least two competing movers at least two weeks in advance and then select the company with which you feel the most comfortable. Keep in mind you will be entrusting all of your worldly possessions to a company about which you probably know very little. Price is an important factor, but it shouldn't be the only consideration. The professionalism of the mover, his reputation and his ability to provide quality service and satisfactory scheduling are very important. Have your mover put his pricing and promises in writing. Be sure he signs it. Be sure you read and understand the fine print.

The Estimate

The cost of your move will depend upon the size of your shipment, the mileage it must travel and the services the mover will perform. If you're sure of the items you wish to ship and the services you'll need, you should request a 'Firm' or 'Binding' price proposal. If you opt for this type of pricing plan, a list of the items you wish to ship will be attached to the written estimate of charges. Except for minor variations, only those items listed on the estimator's inventory and the services listed on the quotation will be included in the guaranteed price. The packers and the driver will have a copy of the estimator's inventory when they pack and load your goods and if you try to ship extra items you may be charged more than the binding amount. If you are unsure of the items to be moved and the services you will need, you should request a 'Non-Binding' estimate. The final price will be based upon the actual weight and services provided.

Most professional movers offer full packing and crating services. Your packing cost will depend upon the number of fragile articles and personal effects you have and upon the cost of labor in your area. An 'AVERAGE' cost for full packing service is \$12 to \$20 per 100 lbs of shipment weight. You can reduce your cost by doing some or all of the packing yourself, but movers may not assume liability if owner packed articles are damaged in transit unless you can prove improper handling was the immediate cause.

If you're moving to or from a location not readily accessible to a tractor-trailer or if you require extra stops to load or unload at more than one location, additional service charges may apply. You must pre-arrange for any special servicing of appliances or electronics that might be needed before the movers arrive, including flat screen or plasma TV's, grandfather clocks, front load washers and refrigerator ice makers. Movers may hire third party technicians to service specialty items and pass the expense on to you, but those are not movers charges and they may not be listed on your estimate.

Rates and discounts are seasonal and depend on market conditions. You may expect higher rates during the summer months. Moving costs may change between the time you have an estimate done and the time you book your move. Until you sign an order for service, the mover's rates are subject to change without notice and surcharges may be adjusted.

Interstate movers are required by law to provide you with basic information about their tariff and regulations prior to asking you to sign their order for service. The US Department of Transportation's *Rights and Responsibilities* booklet offers a review of the regulations governing movers and the forms and procedures which are common in the industry such as inventory procedures, the bill of lading payment terms, liability, scheduling, claims and dispute resolution.

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Vehicle Transport

Relocating may require more than moving just your household goods. Cars, boats, trailers and other specialty items are very common to household moves, and hiring a professional mover is the best way to assure the proper handling and safe transport of those items.

Cars and boats may be transported either on special carriers or inside the moving van along with furniture items. For in-van moves the van operator will build a deck over the area where he plans to position the vehicle and he will stack boxes and smaller furniture items there to conserve space. The mover's equipment normally includes special ramps called 'split boards' which are specifically designed with the strength necessary for handling the weight of cars. Once on the van, the car will be blocked and braced and then pad wrapped for protection in transit.

When your vehicle is loaded, the driver will prepare a descriptive inventory and indicate the mileage, condition of the vehicle interior and any damage or blemishes to the exterior. You will be required to sign the inventory so be sure you agree with the driver's description. You have no grace period to claim concealed damages on a vehicle transport. Once you sign the inventory at delivery, only the exceptions noted on the form when you take possession of the vehicle will be considered for any subsequent claims. Be sure you go over the vehicle thoroughly and note any change in condition.

Insurance vs Valuation

It is customary for movers to automatically assume a minimal liability against loss or damage due to the error or omission of their workmen. This liability is often limited not to exceed 60¢ per pound based on the weight of any lost or damaged item. For an extra charge they may offer to increase their liability up to whatever actual cash or replacement value you may declare. This coverage is called "Valuation". It is not insurance and it is not all-risk. If a meteor falls from the sky and demolishes the van or warehouse containing your goods, you will have to sue the owner of the meteor because the mover was not at fault. No formal policy is issued and the declared value, deductible and the terms and provisions of the coverage should be noted on the mover's Bill of Lading or storage contract.

Valuation normally remains in force only as long as the agent that sold it to you retains possession of your goods. If your shipment is stored under a Bill of Lading contract (Storage in Transit or S.I.T.), coverage may expire earlier, within a specific period of time noted on the document, and the mover must notify you in advance. Any claim for loss or damage while Valuation was in force must be submitted to the mover within a limited period of time. It is always up to the customer to prove how and when damage occurred, so it may be necessary to stage and inspect the shipment before the Bill of Lading coverage expires. This can be expensive.

Federal law specifically allows warehousemen and movers to sell you (or purchase for you) transportation and storage insurance without a license. The policy you receive will state the declared value, deductible and the terms and provisions of the coverage. With insurance, it is important you declare the proper value of your goods. If you take out \$50,000 coverage and the goods are worth \$100,000, you are co-insuring yourself and if you did have loss or damage, an adjustor may apply a 50% co-insurance deduction to any offer of settlement. Valuation has no "co-insurance" stipulation. So long as you meet the minimum value per pound required for coverage you can claim up to the value declared with no penalty for undervaluing the goods.

Usually moving insurance will remain in force indefinitely as long as the movers and warehousemen you hire are properly licensed and permitted, so if you plan to move long-distance and then store long-term, insurance may offer a better level of protection than "Valuation".

Both forms of coverage have conditions, limitations and exclusions. Read them. Be sure you know what you are getting and get it in writing.

Inventory Procedure

Before the driver loads your goods he will first make a complete written inventory of the furniture and the cartons to be moved. A sequentially numbered tag will be put on each article and the driver will note the number and describe the item in detail on an inventory list. Be sure you accompany the driver so you both agree on the notations of condition or contents he is writing on the inventory.

For items valued above \$100 per pound to be fully covered, a special declaration must be made and if you want the movers to account for the contents of high value cartons, you should request an inventory of the box contents called a 'piece count'. A nominal additional labor charge may apply.

Upon delivery, have the driver call out the inventory number of each item he carries in as you check the article off the list. When delivery is complete, make a notation of any lost or damaged items on the DRIVER'S copy of the inventory list before you sign it.

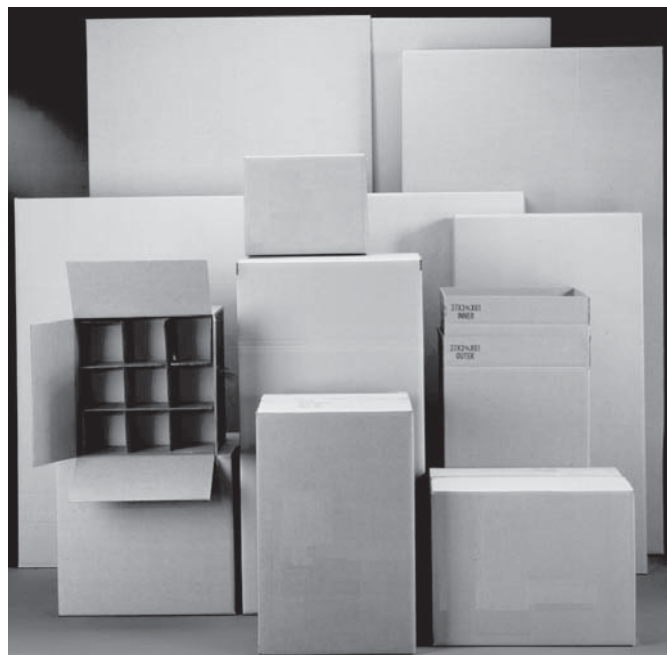
Things You May Not Ship

Acids	Charcoal
Fireworks	Bleach
Nail polish	Pool Chemical
Aerosols	Ligher Fluid
Gasoline	Loaded Guns
Thinner	Propane Tanks
Ammonia	Chemistry Sets
Batteries	Matches
Paints	Sterno
Ammunition	Solvents
Kerosene	Motor Oil
Pesticides	Weed Killer
Insecticides	Fertilizer
Lamp Oil	Bio-Hazards
Poisons	Perishables
Pets	Cleaning Fluid
Passengers	Pump Sprays

Packing

With fragile keepsakes and valuable household goods to protect, proper packing techniques are essential. If you decide to pack your shipment yourself, plan on at least two to three weeks to pack. Remember fragile articles may only be covered against breakage if they are packed by the movers.

- Before you start packing, determine the items you want to throw away give away or sell. Moving is a good time to get rid of items you no longer need.
- Don't just start packing - plan how you will pack. Pack items you seldom use first. Pack items of similar size and weight together. Don't make any carton too heavy to lift. Single corrugated boxes shouldn't be packed over 40 Lbs. Double corrugated boxes may be packed up to 70 Lbs.
- Always use proper packing cartons and wrapping materials. Use professional packing tape, which is a wide, strong, clear or brown tape. Masking tape is not strong enough to support the weight of a fully packed carton. Tape all cartons closed on the top and bottom - don't just fold the end flaps closed. Use crumpled, unprinted newspaper to pack items.
- Label the contents on the outside of all boxes, along with the rooms to which they should be delivered in your new home. When packing fragile items, clearly mark "fragile" on the outside of the box, with arrows on the sides to indicate the correct upright position. Always use double corrugated cartons to pack fragile items. It gives them extra protection



Box Sizes

- 1.5 Cu Ft Small (Book) Box - 13" X 13" X 16"*
- 3.0 Cu Ft Medium Box - 18" X 18" X 16"*
- 4.5 Cu Ft Medium Large Box - 24" X 18" X 18"*
- 6.1 Cu Ft Large (Bedding) Box - 24" X 24" X 18"*
- Dish Pack - 18" X 18" X 24" (comes with dividers)*
- Wardrobe Carton - 24" X 21" X 49" (comes with bar)*
- Mirror Carton - 37" X 4" X 60" (2 pc telescoping box)*
- Crib Mattress - Standard crib width*
- 3/3 (Twin) Mattress/Box Spr - Standard 3'3" wide*
- 4/6 (Double) Mattress/Box Spr - Standard 4'6" wide*
- King/Queen Mattress/Box Spr - Up to 6'6" wide*

How To Pack

- * China - Wrap each item separately, pack dishes on their edge like records, and use a partitioned box like a mover's "dishpak".
- * Stemware - Wrap stems for extra protection; then wrap each glass individually and place upside down in a partitioned box.
- * Mirrors and glass, photos and artwork - Cross the glass with a series of masking tape "Xs" to help strengthen the glass, then wrap in a generous cushion of clean paper, and place in a flattened or telescoping 'mirror carton'.
- * Silverware and utensils - Nest in groups of three or four, wrap securely and place in a silver chest or cushioned boxes.
- * Lamp shades - Handle shades only by the wire frames; place in large boxes. Some shades can be nested together.
- * Clothes - Clothes can be folded and boxed. For faster unpacking, you can get special wardrobe boxes from your mover, allowing you to leave your clothes on their hangers.
- * Small appliances, computers, stereos - If possible, pack small appliances, computers, stereo equipment and VCRs in their original boxes. Otherwise, cushion appliances with crumpled packing paper. Tape down moving parts and turntable tone arms.
- * Statuary, figurines, curios - Wrap generously in bubble pack, wrap in a layer of clean paper and pack in boxes with plenty of crumpled paper or foam packing "peanuts" in between items. Objects with delicate appendages, such as candelabras or figurines with extended arms, should be wrapped with extra bubble pack and surrounded by extra packing material.
- * Record albums, tapes, CDs - Stack these items on end so they can absorb shock with less chance of damage. Pack tightly so they're secure and can't shift.

Furniture Storage Tips

When you move from one residence to another, your furniture is only handled two times 1) onto the truck and 2) off of the truck. When you store your furniture it is handled SIX times, 1) onto the truck, 2) off of the truck, 3) from receiving area into storage, 4) from storage to a staging area, 5) onto the truck and 6) off of the truck. You will be moving your goods twice and transportation charges apply each time. Generally, the recurring storage fee is the least of the charges. In addition to the extra cost, each time furniture is handled there is a possibility of damage, so if you can avoid storing, it is better for your furniture and your pocketbook. If you can pay an additional month of rent or have someone you trust release your shipment to the movers in your absence, you may be able to realize a substantial cost savings

Furniture storage requires professional preparation, skilled handling and a well maintained warehouse suitable for the preservation of fine furniture. Before you commit your goods to any storage facility, inspect the warehouse. Good housekeeping is the sign of a well run business. Before you store, you should get a formal written proposal that includes packing, appliance service, pickup and delivery charges, handling, monthly storage and the recurring cost of loss and damage coverage.

Most storage facilities offer a program of loss and damage protection called valuation coverage. It is not insurance and it is not all-risk. It only covers damage caused by the error or omission of the warehouseman. It is customary for the warehouseman to accept a liability limited not to exceed 60¢ per pound of weight per article at no extra charge. For a recurring monthly premium, the warehouseman may increase his liability to cover depreciated or replacement value.

Movers can legally sell you all-risk storage and transportation insurance or buy it for you on your behalf. If you opt for insurance, you will be issued a policy that indicates the type and amount of coverage, the underwriter and the terms and exclusions that apply to the policy. Insurance normally covers your goods regardless how long they are stored or who transports them so long as you hire licensed warehousemen and movers. Valuation coverage may not be portable and may lapse when the shipment is removed from the custody of the agent who offered it, so if you plan to store long-term and then move out of the area, you may be better off with insurance.

Both valuation and insurance usually feature standard limitations and exclusions. Mold, mildew, rust, infestation and natural deterioration are not normally covered as they are considered to be latent defects in the articles which were tendered for storage. It is the responsibility of the owner of the goods and NOT the warehouseman to prepare all articles for storage and normal handling by treating and servicing susceptible items before they are released to the movers. It is then up to the owner to perform or arrange any professional services that may be needed to maintain such items as leather upholstered furniture and other goods which require periodic treatment to prevent deterioration while they remain in storage.

Before storage, refrigerators and freezers should be cleaned with a dilute solution of bleach and then dried thoroughly. Rugs and clothing - especially woollens and silks - should be dry cleaned or fumigated for insect larvae. Unless the storage facility you select is climate controlled, fur coats and antique oil paintings which might deteriorate or reticulate should not be stored long-term.

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Moving Locally

A move within a town or between points less than one hundred miles apart may be considered a 'Local' relocation. Local transfer charges may be assessed by weight or by the hour. Packing services may be offered by the box or by the hour with the cost of boxes added in. You should request a survey and a formal written estimate prior to your move. If you are certain what is to be moved and what services you will need, you may request a firm 'bid'; however, only those items listed and those services requested on the estimate may be handled for the bid price. If you travel frequently between your new residence and your old home you may want to pack and move your smaller items, leaving only the bulky items for the movers. This can result in a substantial cost savings.

It is customary for movers to accept liability for loss or damage occasioned by the error or omission of its workmen that is limited not to exceed 60¢ per pound of weight per article. If a 50 pound article is damaged and the mover is at fault, you could recover up to \$30 on a claim. Higher coverage may be requested for an extra premium, but you may have additional charges for an inventory, and breakage inside cartons is not covered unless fragile articles are packed by the movers. Mirrors, glass tops and items which could just be blanket wrapped and carried loose must be packed as if they are traveling long distance. Goods moving locally may not be stacked to the top of the van as they are in a long distance move and items may not be subjected to the same level of stack stress as in a long distance move.



A mis-delivery is rare when only one load of goods is on the truck so most families opt for the mover's limited liability instead of the more expensive 'full coverage' move.

The less you have to move, the less your moving cost will be. Have a garage sale to get rid of some of the 'junk' you have accumulated over the years. Move the boxes yourself and let the mover handle just the bulkier furniture items. Do your own packing. Disassemble the beds. Disconnect appliances. Anything that saves the mover time will save you money

Commercial Relocations Need Special Preparation

Commercial and industrial moves need special planning and preparation. They pose additional concerns which don't normally apply to household relocations: factors such as down time, transition of computer services and communications equipment, security for files and proprietary data.

While relocation expenses are an important consideration, the cost resulting from down time and disorganization can have an even bigger impact on your company's profits. Proper planning for the efficient placement and installation of furnishings and equipment at the new site can be a science unto itself and a blessing to the bottom line. Finding a mover with the experience and ability to perform on schedule and within budget is important in office and industrial relocations.

Formal relocation proposals should be requested well in advance of the projected start date. Competing movers with experience in projects similar to yours should be invited to survey the job and provide their input as well as their pricing. If you are certain what is to be moved and the scope of services the mover will be asked to provide, you may request a firm price or 'BID', but only those items and services defined in a firm proposal will be covered under the bid price. And most movers usually add a contingency factor to any firm proposal - which may increase your cost. If you are asking for a firm price on a large relocation, it may be beneficial to request a separate price proposal for each department involved or, if the move will be done over several different periods of time, a separate proposal for each segment of the relocation. This can be especially helpful to your accounting department.

If you are not certain of the items to be transferred or the services which will ultimately be required, you should request an estimate with a stated tariff discount or local hourly rate with itemized prices for the labor, materials and equipment necessary to perform the move. If your relocation is unusually large, complicated or depends upon a number of scheduling contingencies, a non binding proposal is not only appropriate, it may even save you money and offer greater flexibility.

International Moves

At least three weeks in advance of an international move, you should contact a mover to obtain a formal written relocation proposal. The moving agent at origin will perform a visual survey of the items to be shipped. International estimates are not firm or binding figures and the actual weight and volume of your goods once prepared for transit will determine your final price, so be sure to show the estimator everything. Point out any items which might be subject to duties. Familiarize yourself with the customs requirements of the country to which you are relocating, and make sure you don't include any prohibited items.

Estimates of shipping charges do not include customs duties, taxes, quarantine related charges or demurrage. Additional charges can accrue if your shipment must be stored, delivered above the ground floor or to an inaccessible location. Transit coverage against loss and damage should be included. Political risk coverage may be excluded or offered only for an additional premium.

Most overseas shipping is done in large wooden crates called lift vans or in metal shipping containers. Standard lift vans are 7'X7'X4' and hold 800 to 1200 Lbs each. Loose goods are packed into cartons, furniture items are disassembled as needed then wrapped or padded. Everything is stowed into the waterproofed lift vans which are banded with steel straps and may be handled by forklift. The crates are usually yours to keep and if you plan a return shipment, you should hold on to them.

Shipping containers are freight boxes with removable wheels. They are usually either 20' or 40' in length and hold 7000 to 14000 Lbs respectively. You cannot keep these containers. As with lift vans, furniture items are disassembled, padded and stowed into the container which is sealed and trucked to destination or to a shipping port.

A three bedroom home usually requires about three days of packing, preparation and stowing at origin. Since there may be many factors which affect the routing and scheduling of your shipment, it is hard to accurately determine a delivery date.

Upon completion of loading and after obtaining the actual shipment weight, your charges will be figured. On shipments which are not billed to a domestic company, most forwarders require payment before the shipment leaves. When you get to your destination, it is advisable to call or contact the destination agent to introduce yourself and let him know you have arrived

Survival Kit

Put aside essential items in a "Trip Kit". The kit can be a box or piece of luggage that is convient to carry with you to your new home. It can act as a collection point for important documents, medications and irreplaceable items that shouldn't be sent on the moving van.

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- Utensils
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Glossary Of Moving Terms

AN AGENT is an affiliated moving company authorized to act on behalf of the van line. The agent may handle the booking, origin, hauling and or destination services.

AUXILIARY SERVICE (shuttle) is used if the assigned over-the-road van is unable to make a normal pickup or delivery because of physical constraints (extremely narrow road, inadequate parking area for the truck, weak bridge, etc.). An auxiliary service is the use of a secondary, smaller vehicle to complete the pickup or delivery.

A BILL OF LADING is the customer's receipt and contract for transportation. The customer's signature acknowledges that the household goods can be loaded on the van and "released to the carrier."

THE BOOKING AGENT accepts the order for the customer's move and registers it with the van line. The booking agent may or may not be the origin or destination agent.

BULKY ARTICLES include such items as boats, snowmobiles, golf carts and campers. These "bulky" items usually carry an extra charge to compensate the hauler for the difficulty of loading and unloading, as well as for their unusual bulk or low-weight density.

THE CARRIER is the moving company providing transportation for the household goods under whose Department of Transportation registration the shipment is moved.

A CLAIM is a statement of loss or damage to any household goods while in the care, custody or control of the carrier or its agent.

C. O. D. means payment is required in cash, money order or cashier's check. A personal check is not acceptable.

THE CONSIGNEE is the person to whom the shipment is to be delivered.

THE DESTINATION AGENT is the agent designated in the destination area to be available to assist or provide information to the customer or the van operator regarding the shipment.

AN ESTIMATE is an approximation of the cost of the move. The two basic types of estimates are binding and non-binding.

GROSS WEIGHT is that of the van and its contents after goods are loaded.

A HIGH-VALUE INVENTORY is used for items of "extraordinary value" such as antiques, coin collections and jewelry included in the shipment. Items worth more than \$100 per pound per article are considered articles of extraordinary value.

AN INVENTORY is a detailed list of the items in the shipment and their condition before the van is loaded. The customer's signature on the inventory acknowledges that the goods have been delivered in the same condition as received by the mover for transportation.

NET WEIGHT is the gross weight minus the tare weight - the actual weight of the shipment.

AN ORDER FOR SERVICE is a document authorizing the moving company to transport the customer's household goods.

AN ORDER NUMBER is used to identify the customer's shipment and appears on the Order for Service and the Bill of Lading.

AN ORIGIN AGENT is the agent designated in the origin area to be available for preliminary readying of the shipment before movement or to provide information regarding the customer's move.

PBO (packed by owner) means articles are packed by the customer for moving instead of Carrier Packed (CP).

STORAGE-IN-TRANSIT (SIT) is the temporary storage of a customer's household goods in the warehouse of the carrier's agent.

A SURVEY is performed by an agent to examine the customer's goods in order to develop an estimate of move charges.

TARE WEIGHT is that of the van and its contents before the customer's goods are loaded.

A TARIFF is the carrier's provisions, including rates, for services performed, applicable to the customer's move.

THIRD PARTY SERVICES are performed by someone other than the carrier at the customer's request or required by local law.

UNPACKING includes removing the customer's goods from containers and placing them on a flat surface.

VALUATION is tariff based loss and damage coverage for a customer's household goods while they are in the care, custody and control of the carrier. It covers loss or damage occasioned by the error or omission of the mover's workmen. It is NOT insurance.