**Section 1457.160 Shipper Insurance Coverage**

a) Advertisement of Shipper Insurance.

1) Limited risk insurance. A household goods carrier, or its employee, agent, or representative, shall not advertise or represent to the public that insurance is provided against all risks, unless its insurance in fact affords protection to the shipper from every peril to which the shipment shall be exposed. When all except certain risks are insured against, this fact shall be indicated in any advertisement and in any representations to shippers regarding the insurance. Such advertising and representations shall not deceive or mislead the public or any shipper regarding the scope of the exceptions. Policies providing coverage against specific perils only shall be advertised, represented, and designated as "limited-risk" policies or by some other appropriate designation that indicates clearly to the shipper that not all risks are covered.

2) Prerequisites to advertising insurance. No household goods carrier or employee, agent or representative, shall sell, or offer to sell, or procure for any shipper, any kind of insurance covering the loss of or damage to household goods to be transported by the carrier unless the carrier is in full compliance with the requirements of Article XXXI of the Illinois Insurance Code and the rules implementing Article XXXI regarding licensing as a condition precedent to the sale of insurance (50 Ill. Adm. Code 3101 through 3150).

b) Nothing in this Section shall prohibit a household goods carrier from enrolling its shippers under a master inland marine insurance policy issued to the carrier.

c) No household goods carrier may charge a shipper for insurance unless the shipper agrees to the insurance, in writing, prior to the move.

d) Every household goods carrier selling insurance to a shipper must furnish a copy of the insurance policy to the shipper prior to rendition of the service. The insurance policy must include the name, address and telephone number of the insurance company and/or the insurance company's agent that the shipper may use in the filing of a claim for loss and damaged goods.

e) The household goods carrier must keep a copy of the insurance policy as part of its records for the move. An original copy of the insurance policy or certificate is to be filed with the issuing insurance company.