

INTERNATIONAL SHIPPING – BORDERLINX TERMS AND CONDITIONS

Total cost calculations and international shipping are brought to you by Hartford’s partner, Borderlinx. The following terms and conditions apply to international shipping. They will also help you to understand how the international shipping service works.

1. Total Cost of Buying and Shipping Hartford’s Products

With the help of Borderlinx’s Total Cost Calculator™, you will have complete information on the cost of shipping your items before you make the purchase. The total cost includes:

- The product purchase price (including all applicable local taxes and handling fees);
- Customs duty, import tax and any local clearance fees applicable for your country;
- International shipping charges to your designated delivery address; and
- Shipping company surcharges

For most countries, you will pay for the product and the cross-border delivery in a single checkout on the Hartford’s website. The total cost is guaranteed - it is pre-calculated and pre-paid so you won’t receive any bills from the shipping company or a customs invoice.

Note that you are purchasing the product(s) from Hartford, not from Borderlinx. [Hartford’s Terms and Conditions](#) apply to the product purchase.

2. Products can be Shipped Internationally

Products offered by Hartford can be shipped internationally. However, some products could possibly be subject to certain import restrictions specific to your country.

3. Customs Duty and Tax

Outside the EU, customs duty and import tax are specific to a particular country. Customs authorities in each country calculate duty and tax based on a number of factors, including:

- the category in which the product is classified in the international Harmonised Code (HS) system;
- the value of the product (the price you paid);
- for most countries, duty is calculated on a “CIF” basis (meaning Cost, Insurance and Freight), so the shipping charge you pay will also be factored in to the calculation of the duty you will pay.

You will generally not see Customs paperwork. You should be aware that the actual tax and duty charged by the Customs authorities in your country sometimes turns out to be higher or lower than the amount you paid, for a number of reasons. For example, a particular Customs authority may classify your product in a different category in the Harmonised Code (HS) system from the category used by the Total Cost Calculator, or your local Customs authorities may (for whatever reason) use a different formula to calculate the duty; or the calculation may be affected by a

change in currency exchange rates between the time of our calculation and the time the tax and duty is paid to Customs authorities. The important point here is that in such situations, you will not receive a refund (if the amount is less) or be charged extra (if the amount is greater). This is due to the administrative time and costs that such arrangements would require.

4. International Shipping

Your order will be picked up by Borderlinx's shipping partner directly from Hartford's fulfillment center. Borderlinx will handle all required procedures for international shipping and customs clearance. As the recipient of the package, you are the "Importer of Record," and you appoint Borderlinx as your agent to manage all import and customs clearance procedures and to ensure that applicable customs duties and taxes are paid to the relevant customs and tax authorities in your country.

Although Borderlinx handles Hartford's international shipping, you will not be contacted by Borderlinx or its shipping partners except if communications are necessary to deliver your items or to make arrangements for pick-up if you need to return an item.

5. Delivery Times

Your purchases will be shipped via international air. On average, Express delivery will take approximately 2-5 business days. This is an estimate, not a guarantee. Delivery time depends on a number of variables, and there may be delays such as bad weather affecting air transport, or a package being held for inspection by Customs. Neither Hartford nor Borderlinx is liable for any delays in international transportation or customs clearance.

Shipments can be delivered directly to most addresses (except post office boxes). However, in certain remote areas, there may be an additional delivery charge or you may need to pick up your package from the closest service point of Borderlinx's shipping partner.

6. Claims

Claims related to the product. Be sure to check the details of your purchase carefully before you make the payment, and check the contents of the package(s) promptly upon receipt. If you have a problem with the product, contact [Hartford Customer Service](#) to find out about return shipping arrangements.

Claims for loss or damage during shipment. See section 7 below for submitting claims for loss or damage occurring during shipment.

7. Loss or Damage During Shipment

Occasionally a package may be lost or the contents damaged during international shipment – no matter how carefully it is handled. Fortunately this doesn't happen very often. Every package shipped internationally via Borderlinx's delivery service is transported on a limited liability basis, relating to direct loss or damage only (actual cash value) subject to the following limit: currently \$US25.00/kilogram or \$US11.34/lb. per shipment. All other types of loss or damage are excluded (including, but not limited to, lost profits, income, interest or future business).

If your package is lost or damaged in international transit, you will need to submit a claim within 14 days of the date of delivery, or within 14 days of the date you received confirmation that it was lost. To make a claim, please contact [Hartford Customer Service](#).

8. Privacy and Data Protection

In order to get your purchase shipped internationally to you, certain personal information about you is provided to Borderlinx (including Borderlinx affiliates and trusted suppliers as necessary), including your name, delivery address, phone number, the product(s) you buy from Hartford, the price you pay for the product(s), and the weight and dimensions of the package. Borderlinx will treat this information as private and confidential and will only use it for the purpose of providing international shipping and customs clearance services necessary to get your products delivered to you. Information about the packages being shipped to you will be provided to the necessary authorities for purposes of export, import, duty, tax, and security screening. The information may include your name, delivery address, description of the goods, their value, the number of pieces, and the weight of the package. This information is required by law and regulations applicable in the countries from where and to where packages are transported. Borderlinx is committed to responsible data management, complies with applicable data protection legislation, and employs industry standard practices to protect the security of your data, which is stored in the cloud, which may include locations in the United States and other countries that do not have privacy laws equivalent to those in the European Union. By arranging for international shipping of your purchases from Hartford, you consent to the disclosure of personal information to Borderlinx as described in this section.

9. Questions About Cross-Border Shipping?

Please contact [Hartford Customer Service](#) if you have any questions about international shipping in general, or about a specific shipment. Hartford will work with Borderlinx to provide you with the answers.

10. About Borderlinx

Borderlinx has been in business since 2007 and has developed in-depth knowledge and expertise in international e-commerce and cross-border shipping.

11. Trademarks

“Borderlinx” and “Total Cost Calculator” are trademarks owned by Borderlinx, and they are used here with permission.

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