

Goods in Transit Insurance Application

Broker/Agent	Proposal Number	Policy No
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THE APPLICANT(S)

Name(s) in full	<div style="text-align: right; border-bottom: 1px solid black; margin-bottom: 5px;">Phone</div> <div style="text-align: right; margin-bottom: 5px;">Fax</div>
Postal Address	<div style="text-align: right; margin-bottom: 5px;">Province</div>
Period of Insurance	From _____ to _____ at 4 pm

GENERAL INFORMATION

	Please ✓	(If "Yes" provide full details)
a Have you (in the past five years)		
1) made any claim(s) on any insurer for loss or damage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2) had any insurance declined or cancelled, proposal/application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3) suffered any loss or damage which would have been covered by the proposed insurance policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
b Have you or any partner(s), shareholder(s) or director(s) of the business		
1) ever been declared bankrupt	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2) ever been involved in a company or business which became insolvent or subject to any form of insolvency administration (e.g. liquidation or receivership)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3) been convicted of a criminal offence	<input type="checkbox"/> Yes <input type="checkbox"/> No	
4) been liable for any civil offence or pecuniary penalty (exceeding K5,000)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	

COVER REQUIRED

ON: Unoccupied items as listed below, carried under a Contract of Carriage (e.g. Bill of Lading, Non-negotiable Receipt, Waybill, Consignment Note)

INVENTORY: (Please state current Market Values and indicate cover required by ticking either column A or Column B - See overleaf)

		Cover				Cover	
		A	B			A	B
1 Household/Personal Effects				2 China / Furniture			
1.1 Television	K			2.1 Crockery, China, Glassware, Crystal	K		
1.2 Radios/Cassette Recorders	K			2.2 Pictures, Paintings, Sculptures	K		
1.3 HI-FI Equipment	K			Household Furniture			
1.4 Video Equipment	K			2.3 (All except that listed in Section 1)	K		
1.5 Camera/Photographic Equip	K			3 Linen, Cutlery and Clothing			
1.6 Refrigerator	K			3.1 <i>Soft Furnishing including Curtains Carpets, Bedding and Linen</i>	K		
1.7 Dishwasher	K			3.2 Clothing	K		
1.8 Deep Freezer	K			3.3 Cutlery, Kitchen Utensils and Tools	K		
1.9 Washing Machine	K			3.4 Trunks and Suitcase	K		
1.10 Dryer	K			4 Other items Exceeding K100.00			
1.11 Microwave Oven	K			4.1	K		
1.12 Sewing Machine	K			4.1	K		
1.13 Typewriter	K			4.1	K		
1.14 Computer	K			4.1	K		
1.15 Vacuum Cleaner	K			TOTAL SUM INSURED (Section 1-4)			
1.16 Food Mixer	K			K			Cover A
1.17 Power Tools	K			K			Cover B
1.18 Power Mower	K						
1.19 Musical Instruments	K						
1.20 Records/Tapes	K						
1.21 Books	K						
1.22 Sports, Hobby Equipment	K						
Sub-Total		K					
		K					

Do you wish to include cover for War Risks (overseas only) and Strikes, Riots and Civil Commotions?
(Cover C - Refer Page 3) Yes No

JOURNEY

From <input style="width: 90%;" type="text"/>	Via (port of loading) <input style="width: 90%;" type="text"/>
and (port of discharge) <input style="width: 90%;" type="text"/>	To (final destination) <input style="width: 90%;" type="text"/>
If storage required beyond normal course of transit, state place <input style="width: 90%;" type="text"/>	
and period anticipated <input style="width: 90%;" type="text"/>	
Vessel or Conveyance <input style="width: 90%;" type="text"/>	Sailing or Despatch Date <input style="width: 90%;" type="text"/>
Claims Payable in <input style="width: 90%;" type="text"/>	By <input style="width: 90%;" type="text"/>

CONDITIONS ON COVER

CONDITIONS "A" (Accidental Damage)

This insurance is subject to the current Institute Clauses:

Cargo clauses (A))
Cargo clauses (Air)) as applying
Replacement Clause)

CONDITIONS "B"

This insurance is subject to the current Institute clauses:

Cargo Clauses (A))
Cargo Clauses (Air)) as applying
Replacement Clauses)

Excluding breakage, denting, chipping and scratching in respect of all property unless caused by fire or by vessel or conveyance being stranded, sunk, burnt in collision or overturned.

CONDITION "C"

Cargo Clauses (C))
War Clauses (Cargo))
War Clauses (Air Cargo))
War Clauses (Post)) as applying
Strikes Clauses (Cargo))
Strikes Clauses (Cargo))

N.B. INSTITUTE CLAUSES INCORPORATED HEREIN ARE AVAILABLE REQUEST UPON REQUEST

SPECIAL CONDITIONS AND EXCLUSIONS

This insurance covers the complete transit domicile to domicile including storage in a warehouse or depository at destination, not excluding 60 days after arrival.

This policy does not cover loss of or damage to any article being worn by or used by the Insured or any other person during the insured transit.

Where an article forming part of a pair or set is lost or damaged this Policy will pay, subject to its terms and conditions, an amount not exceeding the proportionate insured value the article bears to the insured value of the complete pair or set and no additional depreciation to the pair or set resulting from the loss or damage will be allowed.

Excluding loss or damage in respect of antiques, bank notes, shares, bonds, deeds, stamps, securities, unless specially declared and cover arranged.

The insurance is subject to the conditions of Average, that is to say, if the property covered by this insurance shall at the time of any loss be of any greater value than the Sum insured hereby, the Insured shall only be entitled to recover hereunder such proportion of the said loss as the Sum Insured by this insurance bears to the total value of the said property.

EXCESS This is the amount that you contribute towards any claim. Please confirm the amount of excess applicable to this Goods in Transit Insurance.

DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with us, you have a duty to disclose to us every matter that you know, or could reasonably be expected to know is relevant to our decision whether to accept the risk of insurance and, if so, on what terms. You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate a contract of general insurance.

Your duty is not limited by us asking General Information questions a) 1,2,3, and b) 1,2,3,4

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, we may also have the option of avoiding your contract from its beginning.

INADEQUATE SPACE TO ANSWER

If there is inadequate space to answer our General Information or other questions or need to disclose something to us because of your Duty of Disclosure, please attach a separate piece of paper to this proposal giving full details of additional information.

SIGNATURE AND DECLARATION

- 1 Inadequate Space to Answer have been read by me/us.
- 2 All answers and statements made in this application are true and accurate in every respect and no information has been withheld which is likely to affect your decision about accepting this insurance.
- 3 I/We acknowledge you reserve the right to decline any application
- 4 I/We give Pacific Assurance Group the authority to contact my previous insurers and obtain policy and claims details.

Applicant's Signature

Applicants Title

OFFICE USE ONLY

Underwriting Department		<u>EDP Dept.</u>
Acceptance Notes	Premium	[]
Valuation Needed <input type="checkbox"/>	Stamp Duty	[] Proposal Code
Reinsurance Needed <input type="checkbox"/>	IC Levy	[]
Initials	VAT	[] Entered By
Dated	TOTAL PREMIUM	[] Date Entered
Policy Form	Extension Clauses	

