



## INSURANCE APPLICATION FORM OVERSEAS HOUSEHOLDREMOVALS

In order to properly insure your goods, please complete the necessary information indicated in this form. Please review this form in its entirety and sign in the signature area below. If you have any questions, please notify us prior to finalizing your insurance coverage.

Name and address of consignee  Name of Customer/Shipper	
Name and address of forwarder/remover  Carrier on record	
Name and address of proffessional packer /If goods are proffessionally packed.	
Origin Address Street/City/Country	
Type of Packing i.e. Container, Liftvan, Cases	
Destination Address Street/City/Country	
How will goods be shipped? i.e. Sea, Air, Road	
If by sea state name of Vessel (see Note 1)	
STORAGE- Have goods been in storage? (If so, How long for?)	
Will goods be stored prior to shipment ?  (If so How long for?)	
Will goods be stored at destination? (If so, How long for?(See Note 2)	

Cover will continue during the normal course of transit (including up to one month's at packer's premises) from the time the goods are take up at the above address until set down at the final address.

**Note 1.** When the name of the vessel is unknown a quotation will be obtained on the basis that the vessel is approved by the Company. In such cases, It is possible that when the Company is eventually informed of the name of vessel an additional premium may be required, especially if the vessel is over 25 years old.

**Note 2.** In the event of any storage taking place before arrival at final address, cover will cease on arrival at such place of storage unless prior notice is given to underwriters, stating full details on the location, storage facilities and period and an additional premium paid

Law and practice require you to disclose all material facts which affect the insurance under this proposal. failure to do so may result in the policy being void and unenforceable. The question in this form are formulated to obtain the basic information required but it is your duty to disclose any additional information that may be regarded as material that is facts which may affect the assessment of the risk under this proposal. If you are in any doubt regarding material facts you are advised to fully disclose such Information.





## SCHEDULE OF GOODS/ITEMS TO BE INSURED

It is important that the insured should represent as BEST as possible the replacement cost at DESTINATION. Under insurance may result in repair or replacement cost not being paid in full (see Average Clause over) Do not include cash, stamps, deeds, tickets, travellers' cheques, jewelry, watches and trinkets and similar valuable articles as these are specifically excluded from the insurance.

Description	Amount (see above)	Description	Amount (see above)
Dining Room Furniture	US\$	Records (Audio)	US\$
Lounge Furniture	US\$	Audio Tapes	US\$
Bedroom Furniture	US\$	Video Tapes	US\$
Other Furniture	US\$	Blankets and Linen	US\$
Rugs and Carpets	US\$	Toys	US\$
Curtain	US\$	Tools	US\$
Washing Machine	US\$	Garden Equipment	US\$
Dishwasher	US\$	Works of Art, Paintings, Sculptures, Antiques (including furniture) and the like (individual valuations to be given),	
Refrigerator	US\$	Musical Instruments (subject to Climate conditions Clause 7)	US\$
Cooker	US\$	Sports Equipment	US\$
Microwave	US\$	Trunks, Suitcases and the like	US\$
Sewing Machine	US\$	Accompanied Personal Effects (Subject to Exclusion Clause 8)	US\$
Audio Equipment	US\$		
Tape Recorders (s)	US\$	Additional Items, If Any;	
Radio (s)	US\$	Separate inventory list (attached)	US\$
Televisions (s)	US\$		US\$
Video Recorders(s)	US\$		US\$
Personal Computer	US\$		US\$
Other Domestic Electrical	US\$		US\$
Appliances	US\$		US\$
China and Glass	US\$		US\$
Kitchen Utensils	US\$		US\$
Cutlery, Silver and Plate	US\$		US\$
Pictures	US\$		
Books	US\$	Total Declared Value	US\$
		Shipping Costs	US\$
		Grand Total	US\$

Note: if you have a separate valued inventory list of items, please include as an attachment and total sum of all items in the above table

I desire to effect an insurance with underwriters on terms and conditions as over and I declare the above statements are to the best of my knowledge and belief true and complete and that nothing materially affecting the risk has been concealed by me and that the amounts above stated are the full replacement values of the goods at destination. I agree that this proposal shall be incorporated Into the proposal contract between me and the underwriters.





## **TERMS & CONDITIONS**

The following is a summary of the Insurance to which the proposal is subject.

The Insurance will be subject to the Institute Cargo Clauses (A) CL382.I.I.09, Institute Cargo Clauses (Air) CL387 I.I.09, Institute War Clauses (Cargo) CL385 I.I.09 Institute War Clauses (Air Cargo) CL388 I.I.09, Institute Strikes Clauses CL386 I.I.09, Institute Strikes Clauses (Air Cargo) CL389 I.I.09 and the Second Hand Replacement. Please make sure to read the Insurance long form terms and conditions as they appears on your policy and our website.

In addition the clauses below are deemed to apply.

**AVERAGE CLAUSE** - the policy is subject to the conditions of average, that is so to say, if the property covered by this insurance shall at the time of loss be greater value than the sum insured hereby the Assured shall only be entitled to recover hereunder such proportion of the said loss as the sum insured by the policy bears to the total value of the said property.

**PAIRS AND SETS CLAUSE** - when any insured item consists of articles in a pair or set the policy should not pay more than the value of any particular part of parts which may be lost without reference to any special value which such articles may have as part of such pair or set. Nor more than a proportionate part of such pair or set.

**DEPRECITAION-** Underwriters liability is restricted to the reasonable cost of repair and no claim is to attach hereto for depreciation consequent thereon.

**MECHANICAL AND ELECTRICAL DERANGEMENT** - Excluding loss of or damage due to mechanical electrical or electronic derangement unless there is evidence of external damage to the insured item or its packing.

MOTH, VERNIN, WEAR, TEAR AND GRADUAL DETERIORATION - Excluding loss or damage due to moth, vermin, wear, tear and gradual deteriorations.

**REPLACEMENT CLAUSE** - In the event of loss of or damage to any part of insured machine caused by a peril covered by the policy the sum recoverable shall not exceed the cost of replacement or repair of such part or parts plus charges for forwarding and refitting, If incurred, but excluding duty unless the full duty is included in the amount insured, in which case loss, if any, sustained by payment of additional duty shall also be recoverable.

**CLIMATE CONDTIONS CLAUSE** - Excluding loss of damage caused to climate or atmospheric conditions or extremes of temperature

**OWNER PACKED EFFECTS** - Excluding breakage, scratching, denting, chipping, staining and tearing of owner packed effects, including trunks, suitcases and the like. Also excluding claims for missing items unless a valued list of contents is supplied by owner prior to commencement of transit.

**EXCLUDED GOODS** - Excluding loss of or damage to cash, credit cards, notes, stamps, tickets, travellers' cheques, jewelry, watches, trinkets or similar valuable articles.

## IN THE EVENT OF A CLAIM:

On the first advice of a claim, please immediately notify the emails below and submit all required documents, policy number and certificate number.

**The required documents are:** Insurance certificate, copy bill of lading and or airway bill, Invoice. Any copies of correspondence with any third parties and correspondence with delivery agent notifying them of damages sustained.

PLEASE MAKE SURE YOU PROVIDE ALL SUPPORTING DOCUMENTS WHEN ADVISING OF A CLAIM.

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