

Marine Household Goods and Personal Effects Questionnaire and Acceptance Form

Full name of owner of the household goods and personal effects:

Address from which goods are to be moved:

Date on which goods are to be moved:

Estimated date of arrival of goods at final destination:

Mode of removal: Rail Road Air Sea

Name of carrier or transport contractor/clearing and forwarding agent:

Address to which goods are to be moved:

If goods will be store, please provide address of storage facility:

Storage address: Period in storage:

Will goods be owner or professionally packed ?

Will goods be containerised break-bulk crated ?

Give estimated NEW REPLACEMENT values at place of destination for the following:

(a) General/non-breakables R

(b) Furniture and household goods R

(c) Glassware and China R

(d) Antiques and artworks R

(e) Radios, refrigerators, stoves and any other electrical appliances R

TOTAL as per valued inventory detailed below R

Premium rate and premium amount and excesses (Indicate which cover accepted: Cover 1, 2, or 3):

1. Premium R

2. Premium R

3. Premium R

Excesses:

General:

Hijacking, armed robbery and theft:

I, the undersigned – owner of the cargo, hereby confirm I have read and fully understand cover applicable in respect of the transit risk of my household goods and personal effects

Full name of owner: Signature of owner:

ID number: Date:

VALUED INVENTORY

LOUNGE:

Furniture	R
Loose lamps	R
China and glassware	R
Silverware	R
Television	R
Hi-Fi and records	R
Radio/CD player/tape	R
Piano	R
Pictures and ornaments	R
Lamps and electrical fittings	R
Miscellaneous	R

STUDY:

Furniture	R
Loose carpets	R
Curtains and fittings	R
Lamps and electrical fittings	R
Books	R
Pictures and ornaments	R
Hi-Fi and records	R
Radio/CD player/tape	R
Television	R
DVD player	R
Computer /printer/related	R

KITCHEN/PANTRY:

Furniture	R
Refrigerator/contents	R
Deep freeze/contents	R
Cooker	R
Dish washer	R
Electrical fittings	R
Cutlery	R
China and glassware	R
Cooking utensils	R
Curtains and fittings	R
Food mixer	R
Food Miscellaneous	R

DINING ROOM:

Furniture	R
Loose carpets	R
Curtains and fittings	R
China and glassware	R
Silverware	R
Cutlery and tableware	R
Pictures and ornaments	R
Lamps and electrical fittings	R
Liquor	R
Appliances	R
Miscellaneous	R

FAMILY ROOM:

Furniture	R
Loose carpets	R
Curtains and fittings	R
China and glassware	R
Silverware	R
Television	R
Hi-Fi and records	R
Radio/CD player/tape	R
Piano	R
Pictures and ornaments	R
Lamps and electrical fittings	R
Miscellaneous	R

ALL BEDROOMS:

Furniture	R
Loose carpets	R
Curtains and fittings	R
Bedding	R
Clothing	R
Lamps and electrical fittings	R
Pictures and ornaments	R
Miscellaneous	R

LINEN CUPBOARD:

Clothing	R
Household linen	R
Miscellaneous	R

HALL/PORCH:

Furniture R

Loose carpets R

Curtains and fittings R

Lamps and electrical fittings R

Pictures and ornaments R

Miscellaneous R

BATHROOM:

Furniture R

Floor covering R

Curtains and fittings R

Electrical fittings R

TOOL SHED:

Lawn mower R

Garden tools R

General tools R

Miscellaneous R

OTHER/SPECIFY:

R

LAUNDRY:

Curtains and fittings R

Washing machine R

Ironing machine R

Iron(s) R

Electrical fittings R

Miscellaneous R

LOFT:

Furniture R

Trunks, etc. R

Miscellaneous R

GARAGE:

Electrical fittings R

Battery charges R

Bicycles R

Tools R

Miscellaneous R

OTHER/SPECIFY:

R

TOTAL RE ALL ABOVE:

R



(Please refer to quote re whether Cover 1, 2 or 3 to apply)

COVER 1: HOUSEHOLD GOODS AND PERSONAL EFFECTS CLAUSE HGPE1

1. This insurance is against All Risks in terms of the Institute Cargo Clauses (A) so far as may be applicable and the Institute Replacement Clause. This insurance includes the risks of strikes in terms of the relative Institute Clauses.
2. **EXCLUSIONS** (in addition to those contained in the Institute Cargo Clauses as above):
 - (a) Gradual deterioration, moths, vermin, rust, mildew, any process of cleaning or repair.
 - (b) Mechanical, electrical or electronic derangement unless actual breakage has occurred or other than as a direct result of fire, derailment, collision or overturning of the conveying vehicle or fire, stranding or collision of the vessel.
 - (c) Consequential loss of any kind.
 - (d) Depreciation resultant upon repairs for under this insurance.
 - (e) Detention from any cause or confiscation by customs officials.
 - (f) Jewellery, furs, watches, precious metals and stones, bonds, cash, banknotes, deeds, stamps and securities, manuscripts, documents, plans and computer systems records; liquor, wines, beer or any other alcoholic beverages, foodstuffs and plants.
 - (g) Containers other than suitcases or trunks properly cased.
3. **DURATION OF COVER**

Clauses 8.1 to 8.1.3 of the Institute Cargo Clauses (A) and Clauses 5.1 to 5.1.3 of the Institute Cargo Clauses (Air) are deemed to be deleted and replaced by the following:

The insurance attaches from the time the goods leave the warehouse, place of storage or Insured's domicile at the place named herein for the commencement of the transit and continues whilst at packers premises during the ordinary course of transit and terminates either:

 - (a) On delivery to the Insured's domicile at the destination named herein.
 - (b) On delivery to Insured's premises and/or warehouse or place of storage whether prior to or at the destination which the Insured elects to use for storage other than in the ordinary course of transit whichever shall first occur.
 - (c) The policy may be extended at additional premium to be agreed to include storage at a professional storage facility subject to:
 - Dedicated storage facilities to have required burglar proofing on all doors and windows/openings functional alarm system with 24 hours response unit.
 - Premises to be fully fenced/secured and 24 hours armed guard security patrols.
 - Must have access control and monitored by CCTV/similar camera facilities.
 - Subject to required fire prevention and functional fire extinguishing equipment.
 - Maximum first limit of liability of R 250 000 in respect of theft and/or burglary excluding the storage facility.
4. Warranted that the total value of china, glassware, marble, earthenware and similar brittle articles do not exceed 15% (fifteen percent) of the total sum insured unless otherwise recorded by endorsement to this policy. Furthermore, subject to an independent dealer's valuation certificate where single item's value exceed R500.
5. Warranted that the total value of antique furniture does not exceed 15% (fifteen percent) of the total sum insured unless otherwise recorded by endorsement to this policy. Also, subject to an independent dealer's valuation certificate where single item's value exceed R2 000.
6. Average Clause: If the property covered by this insurance shall at the time of any loss or damage be of greater value than the sum insured hereby, the Insured shall only be entitled to receive hereunder such proportion of the said loss or damage as the sum insured by this policy bears to the total value of the said property.
7. Pairs and Sets Clause: In the event of loss of and/or damage to any articles forming part of a pair or set, the Insurer's liability shall be limited to the value of such part or parts which may be lost or damaged, without reference to any special value which such articles shall have as part of such pair or set, nor shall it exceed to proportionate part of the insured value of such pair or set.

8. In the event of damage to any article or any part thereof in respect of which there is a valid claim, the Insurers shall have the option of paying for the amount of the damage or having the article – repaired or replaced in a reasonable sufficient manner.

COVER 2: HOUSEHOLD GOODS AND PERSONAL EFFECTS CLAUSE – HGPE2 (EXCLUDING BREAKAGE)

1. This insurance is against All Risks in terms of the Institute Cargo Clauses (A) so far as may be applicable and the Institute Replacement Clause. This insurance includes the risks of strikes in terms of the relative Institute Clauses.
2. **EXCLUSIONS** (in addition to those contained in the Institute Cargo Clauses as above)
 - (a) Breakage, scratching, chipping, denting or bruising.
 - (b) Gradual deterioration, moths, vermin, rust, mildew, any process of cleaning or repair.
 - (c) Mechanical, electrical or electronic derangement unless actual breakage has occurred or other than as a direct result of fire, derailment, collision or overturning of the conveying vehicle or fire, stranding or collision of the vessel.
 - (d) Consequential loss of any kind.
 - (e) Depreciation resultant upon repairs for under this insurance.
 - (f) Detention from any cause or confiscation by customs officials.
 - (g) Jewellery, furs, watches, precious metals and stones, bonds, cash, banknotes, deeds, stamps and securities, manuscripts, documents, plans and computer systems records; liquor, wines, beer or any other alcoholic beverages, foodstuffs and plants.
 - (h) Containers other than suitcases or trunks properly cased.
3. **DURATION OF COVER**

Clauses 8.1 to 8.1.3 of the Institute Cargo Clauses (A) and Clauses 5.1 to 5.1.3 of the Institute Cargo Clauses (Air) are deemed to be deleted and replaced by the following:

The insurance attaches from the time the goods leave the warehouse, place of storage or Insured's domicile at the place named herein for the commencement of the transit and continues whilst at packers premises during the ordinary course of transit and terminates either:

 - (a) On delivery to the Insured's domicile at the destination named herein.
 - (b) On delivery to Insured's premises and/or warehouse or place of storage whether prior to or at the destination which the Insured elects to use for storage other than in the ordinary course of transit whichever shall first occur.
 - (c) The policy may be extended to include storage at additional premium to be agreed at a professional storage facility subject to:
 - Dedicated storage facilities to have required burglar proofing on all doors and windows/openings functional.
 - Alarm system with 24 hours response unit.
 - Premises to be fully fenced/secured and 24 hours armed guard security patrols.
 - Must have access control and monitored by CCTV/similar camera facilities.
 - Subject to required fire prevention and functional fire extinguishing equipment.
 - Maximum first limit of liability of R250 000 in respect of theft and/or burglary excluding the storage facility.
4. Warranted that the total value of China, glassware, marble, earthenware and similar brittle articles do not exceed 15% (fifteen percent) of the total sum insured unless otherwise recorded by endorsement to this policy. Furthermore, subject to an independent dealer's valuation certificate where single item's value exceed R500.
5. Warranted that the total value of antique furniture does not exceed 15% (fifteen percent) of the total sum insured unless otherwise recorded by endorsement to this policy. Also, subject to an Independent dealer's valuation certificate where single item's value exceed R2 000.
6. Average Clause: If the property covered by this insurance shall at the time of any loss or damage be of greater value than the sum insured hereby, the Insured shall only be entitled to receive hereunder such proportion of the said loss or damage as the sum insured by this policy bears to the total value of the said property.

7. Pairs and Sets Clause: In the event of loss of and/or damage to any articles forming part of a pair or set, the Insurer's liability shall be limited to the value of such part or parts which may be lost or damaged, without reference to any special value which such articles shall have as part of such pair or set, nor shall it exceed the proportionate part of the insured value of such pair or set.
8. In the event of damage to any article or any part thereof in respect of which there is a valid claim, the Insurers shall have the option of paying for the amount of the damage or having the article – repaired or replaced in a reasonable sufficient manner.

COVER 3: HOUSEHOLD GOODS AND PERSONAL EFFECTS CLAUSE – HGPE 3

1. This insurance is against perils as defined in terms of the Institute Cargo Clauses (B) with sub-clause 1.2.3 deleted. Extended to include theft following Fire Collision Overturning of conveying vehicle as well as hijacking cover.
This insurance includes the risks of strikes in terms of the relative Institute Clauses.
2. **EXCLUSIONS** (in addition to those contained in the Institute Cargo Clauses (B) sub-clause 1.2.3 deleted.
 - (a) Consequential loss of any kind.
 - (b) Depreciation resultant upon repairs for under this insurance.
 - (c) Detention from any cause or confiscation by customs officials.
 - (d) Jewellery, furs, watches, precious metals and stones, bonds, cash, banknotes, deeds, stamps and securities, manuscripts, documents, plans and computer systems records; liquor, wines, beer or any other alcoholic beverages, foodstuffs and plants.
 - (e) Containers other than suitcases or trunks properly cased.
3. **DURATION OF COVER**
Clauses 8.1 to 8.1.3 of the Institute Cargo Clauses (B) are deemed to be deleted and replaced by the following:
The insurance attaches from the time the goods leave the warehouse, place of storage or Insured's domicile at the place named herein for the commencement of the transit and continues whilst at packers premises during the ordinary course of transit and terminates either:
 - (a) On delivery to the Insured's domicile at the destination named herein.
 - (b) On delivery to Insured's premises and/or warehouse or place of storage whether prior to or at the destination which the Insured elects to use for storage other than in the ordinary course of transit whichever shall first occur.
 - (c) The policy may be extended to include fire risk at additional premium to be agreed whilst in storage at a professional storage facility subject to required fire prevention and functional fire extinguishing equipment.
4. Warranted that the total value of China, glassware, marble, earthenware and similar brittle articles do not exceed 15% (fifteen percent) of the total sum insured unless otherwise recorded by endorsement to this policy. Furthermore, subject to an independent dealer's valuation certificate where single item's value exceed R500.
5. Warranted that the total value of antique furniture does not exceed 15% (fifteen percent) of the total sum insured unless otherwise recorded by endorsement to this policy. Also, subject to an independent dealer's valuation certificate where single item's value exceed R2 000.
6. Average Clause: If the property covered by this insurance shall at the time of any loss or damage be of greater value than the sum insured hereby, the Insured shall only be entitled to receive hereunder such proportion of the said loss or damage as the sum insured by this policy bears to the total value of the said property.
7. Pairs and Sets Clause: In the event of loss of and/or damage to any articles forming part of a pair or set, the Insurer's liability shall be limited to the value of such part or parts which may be lost or damaged, without reference to any special value which such articles shall have as part of such pair or set, nor shall it exceed the proportionate part of the insured value of such pair or set.
8. In the event of damage to any article or any part thereof in respect of which there is a valid claim, the Insurers shall have the option of paying for the amount of the damage or having the article – repaired or replaced in a reasonable sufficient manner.

Synopsis of cover and exclusions

COVER 1 – INSTITUTE CARGO CLAUSES (A)

Fire, explosion, stranding, sinking, capsizing, jettison, general average, discharge at port of distress, collision of vessel, overturning and derailment.

Washing overboard, earthquake, total loss of package during unloading and volcanic eruption.

Breakage, theft, pilferage and non-delivery, leakage, contamination.

Main exclusions

Inadequate packing.

Ordinary – leakage, loss of weight, wear and tear.

Inherent vice.

Delay.

Financial default or insolvency.

Gradual deterioration, moths, vermin, rust, mildew, any process of cleaning or repair.

Mechanical, electrical or electronic derangement e.g. recalibration of equipment etc. unless caused by an insured peril. Consequential loss of any kind (resultant damage).

Jewellery, furs, watches, precious metals and stones, bonds, cash, banknotes, deeds, stamps and securities, manuscripts, documents, plans and computer systems records; liquor, wines, beer or any other alcoholic beverages, foodstuffs and plants

Containers other than suitcases or trunks properly cased.

COVER 2 – INSTITUTE CARGO CLAUSES (A) BUT EXCLUDING BREAKAGES

Fire, explosion, stranding, sinking, capsizing, jettison, general average, discharge at port of distress, collision of vessel, overturning and derailment.

Washing overboard, earthquake, total loss of package during unloading and volcanic eruption.

Theft, pilferage and non-delivery, leakage, contamination.

Main exclusions

As per Cover 1 detailed above plus

Breakage, scratching, chipping, denting or bruising.

COVER 3 – INSTITUTE CARGO CLAUSES (B) WITH SUB CLAUSE 1.2.3 DELETED

Fire, explosion, stranding, sinking, capsizing, jettison, general average, discharge at port of distress, collision of vessel, overturning and derailment.

Washing overboard, earthquake, total loss of package during unloading and volcanic eruption.

Main exclusions

As per Cover 1 and 2 above.

STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT: PLEASE READ CAREFULLY DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the insurance contract or any other document).

As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information:

1. About the intermediary (insurance broker)

- (a) Name, physical address and postal address and telephone number.
- (b) Legal status and any interest in the insurer.
- (c) Whether or not in possession of professional indemnity insurance.
- (d) Detail of how to institute a claim.
- (e) Rand amount of fees and commission payable.
- (f) Written mandate to act on behalf of insurer.

2. About the insurer

- (a) Name, physical and postal address and telephone numbers.
- (b) Telephone number of compliance department of the insurer.
- (c) Details of how to institute a claim and/or complaint.
- (d) Type of policy involved.
- (e) Extent of premium obligations you assume as policyholder.
- (f) Manner of payment of premium, due date of premiums and consequences of non-payment.

3. Other matters of importance

- (a) You must be informed of any material changes to the information referred to in paragraph 1 and 2.
- (b) If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days.
- (c) If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-term Insurance.
- (d) Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim.
- (e) If premium is paid by debit order:
 - (i) it may only be in favour of one person and may not be transferred without your approval; and
 - (ii) the insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.
- (f) The insurer and not the intermediary must give reasons for repudiating your claim.
- (g) Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you.
- (h) You are entitled to a copy of the policy free of charge.

4. Warning

Do not sign any blank or partially completed application form. Complete all forms in ink.

Keep all documents handed to you. Make note as to what is said to you. Don't be pressurised to buy the product.

Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

5. Particulars of Short-term Insurance Ombudsman who is available to advise you in the event of claim problems that are not satisfactorily resolved by the insurance intermediary and/or the insurer.

PO Box 32334, BRAAMFONTEIN, 2017

Telephone: (011) 726 8900

6. Particulars of Registrar of Short-term Insurance Financial Service Board

Telephone: (012) 428-8000

PO Box 35655, MENLO PARK, 0102

- 7. NOTE:** You are required to complete, sign and return the original signed version of this document prior to the sending/shipping of the cargo.