

**ELECTRONIC APPLICATION FORM FOR ALL RISK MARINE INSURANCE BASED ON COMPLETE DETAILED VALUATION**

**This is NOT a certificate of insurance**

<b>Insured</b>			<b>Origin City Country</b>			<b>Date Packed</b>		
<b>Destination</b>						<b>Moving By</b>	<b>Sea</b>	<b>Air</b>
<b>QTY</b>	<b>Description</b>	<b>Replac. Cost</b>	<b>QTY</b>	<b>Description</b>	<b>Replac. Cost</b>	<b>QTY</b>	<b>Description</b>	<b>Replac. Cost</b>
<b>Lounge/Living Room</b>			<b>Kitchen</b>			<b>Study:</b>		
	Wall Unit (s)			Groceries			Desk	
	Bookcase			Deep Freeze			Chair	
	Sofa(s)			Refridgerator			Settee	
	Armchair(s)			Dishwasher			Lamp(s)	
	Kist/Chest			Tumble Dryer			Curtains	
	Lamp(s)			Washing Machine			Bookcase	
	Mirror(s)			Microwave			Books (Specify sets)	
	Curtains			Table			* Paintings	
	Hi-Fi Equipment (Specify)			Chair(s)			Pictures	
	Pictures			Vacuum Cleaner			Sewing Machine	
	* Paintings			Polisher			Sewing Supplies	
	Dried Flower Arrangements			Ironing Board			Typewriter: Manual/Electrical	
	Portable Radio(s) (Specify)			Pots			* Carpets	
	* Carpets			Pans			* Rugs	
	* Rugs			Curtain/Blinds			Knitting Machine	
	Records/Tapes/CD's			Utensils			Table(s)	
	Fireplace Equipment			Cutlery			Filing Cabinet:	
	Airconditioner/Fan			Crockery			Computer Equipment (Specify)	
	Other (Specify):			Bowls				
				Trays			Other (Specify)	
				Electric Blender				
	Ornaments (Specify):			Liquidizer			<b>Den / Family Room</b>	
				Kettle			Chair(s) Bar stools	
				Toaster			Curtains	
				Dustbin			Sofa(s)	
				China/Glassware (Specify)			Table(s)	
<b>DINING ROOM</b>							Lamp(s)	
	Table						TV (Specify)	
	Chairs						Video (Specify)	
	Buffet						Video Cassettes	
	Cabinet(s)			Other (Specify)			Slide Projector(s)	
	Hostess/Hot tray (Specify)						Bookcase(s)	
							Wall Unit	
							Piano (Specify)	
<b>Hall / Passage / Landing</b>							Organ	
	Serving Table			Table			* Carpets	
	Tea Trolley			Chair(s)			* Rugs	
	Lamp(s)			Curtains			<b>Pictures</b>	
	Curtains			Plant Holder(s)			* Paintings	
	Table Linen/Cloths			Lamp(s)			Other (Specify)	
	Napkins			Kist/Chest				
	* Carpets			Mirror(s)				
	* Rugs			Hat Stand				
	Pictures			Carpets			<b>Bathroom(s)</b>	
	* Paintings			* Rugs			Medical Supplies	
	Ornaments (Specify)			Pictures			Toiletries	
				* Paintings			Laundry Basket	
				Ornaments (Specify)			Hair Dryer(s)	
							Razor(s)/Electrical (Specify)	
	Dried flower arrangements						Clothes Horse	
	Other (Specify)			Other (Specify)			Other (Specify)	
<b>COLUMN SUB TOTAL</b>		<b>R -</b>	<b>COLUMN SUB TOTAL</b>		<b>R -</b>	<b>COLUMN SUB TOTAL</b>		<b>R -</b>

GUARDRISK INSURANCE COMPANY LIMITED								
QTY	Description	Replac. Cost	QTY	Description	Replac. Cost	QTY	Description	Replac. Cost
<b>Bedroom (1)</b>			<b>Bedroom (Cont.)</b>			<b>Clothing (Cont.)</b>		
	Bed(s)			* Paintings			Children (Specify)	
	Headboard			* Carpets			Other items:	
	Dressing Table			* Rugs				
	Pedestal(s)			Other (Specify)				
	Mirror(s)							
	Chest of Drawers		<b>Basement/Garage (excl car)</b>					
	Lamp(s)			Workbench				
	Curtains			Bicycles		<b>Linen</b>		
	Bookcase(s)			Sports Equipment			Sheets: Single	
	Wardrobe			Lawn Mower			Sheets: Double	
	Table			Garden Tools			Duvets: Single	
	Chair(s)			Patio Furniture			Duvets: Double	
	Dumb Valet			Luggage/Trunks			Duvet Cover(s): Single	
	Kist/Chest			Shelves			Duvet Cover(s): Double	
	Wall Unit			Braai/Barbeque			Blankets: Single	
	Pictures			Ladder			Blankets: Double	
	* Paintings			Tools (Specify)			Quilts: Single Sleeping Bags	
	* Carpets			Power Tools (Specify)			Quilts: Double	
	* Rugs			Wood			Pillows	
	Other (Specify)			Webber Braai			Pillow Cases	
				Cupboards			Nightfrills: Single	
				Weedeater			Nightfrills: Double	
<b>Bedroom (2)</b>				Other (Specify)			Towels: Small	
	Chair(s)						Towels: Big	
	Chest of Drawers		<b>Miscellaneous</b>				Other (Specify)	
	Dressing Table			Wine (Specify)				
	Pedestal(s)			*Carpets & *Rugs (Specify)		<b>General</b>		
	Lamp(s)			Clocks (Specify)			Items marked with * must be	
	Bookcase(s)			Telescope			supported by a valuation	
	Desk			Photographic Eq, (Specify)			certificate if the value exceeds	
	Books						R10 000	
	Toys & Games			* Silverware			(I.e. Carpets, Rugs, Furs,	
	Curtains			Crystal			Paintings, Silverware	
	Mirror(s)			* Furs		<b>COLUMN SUB TOTAL</b>		R -
	Pictures			Other (Specify)		<b>TOTAL VALUE OF HOUSEHOLD GOODS/EFFECTS</b>		
	* Paintings					Nominated Excess		R
	* Carpets			Other Ornaments		INSURANCE ON SHIPPING CHARGES		R
	* Rugs							
	Other (Specify)		<b>Clothing</b>					
				Mens: Suits		<b>Motor Vehicles, Cycles, Boats &amp; Trailers</b>		
<b>Bedroom (3)</b>				Jackets				
	Bed(s)			Trousers		Make		
	Chair(s)			Shirts		Model		
	Chest of Drawers			Ties/Belts		Year		
	Dressing Table			Underwear		Nominated Excess		
	Pedestal(s)			Shoes		Market Value		
	Lamp(s)			Shorts		Add Accessories Value		
	Bookcase(s)			Ladies: Dresses		<b>NB. CONDITION REPORT REQUIRED</b>		
	Desk			Skirts		Make		
	Books			Blouses		Model		
	Toys & Games			Coats		Year		
	Curtains			Suits		Nominated Excess		R
	Table/Chair(s)			Shoes		Market Value		
	Baby Pram/Cot/Compactum			Belts		Add Accessories Value		
	Mirror(s)			Handbags		<b>NB. CONDITION REPORT REQUIRED</b>		
	Pictures			Underwear		<b>TOTAL MOTOR VALUES</b>		R -
<b>COLUMN SUB TOTAL</b>		R -	<b>COLUMN SUB TOTAL</b>		R -	<b>TOTAL HOUSEHOLD</b>		R -
Please insure my consignment based on the values as recorded on this document which represents the replacement cost at destination of everything in my shipment other than motor vehicles/cycle which are insured at market value  I accept the terms and conditions of the Insurance policy an outline of which is on the reserve of this page.						<b>SHIPPING CHARGES</b>		R
						<b>TOTAL MOTOR</b>		R -
						<b>GRAND TOTAL</b>		R -
_____ FULL NAME						_____ DATE		
_____ SIGNATURE						_____ ID (PASSPORT) NUMBER		

## **PROCEDURE IN THE EVENT OF LOSS OR DAMAGE FOR WHICH THE UNDERWRITERS MAY BE LIABLE.**

### **LIABILITY OF CARRIERS, BAILEES OR OTHER THIRD PARTIES**

It is the duty of the Insured and their Agents in the event of loss or damage for which the Insurers may be liable, to take such measures as may be reasonable for the purpose of averting or minimising loss and to ensure that all rights against

Carriers, Bailees or third parties are properly preserved and exercised, in particular, the Insured and or their Agents are required.

- To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages. In no circumstances, except under written protest, to give clean receipt where goods are in doubtful condition.
- When delivery is made by container, to ensure that the container and its seal are examined immediately by their responsible official.
- If the container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping document, to clause the delivery receipts accordingly and retain all defective or irregular seals for subsequent identification.
- To apply immediately for survey by Carriers' or other Bailees' Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey.
- To give notice in writing to the Carriers or other Bailees within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery.

NOTE:- The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge.

### **DOCUMENTATION OF CLAIMS**

To enable claims to be dealt with promptly, the Insured or their Agents are advised to submit all available supporting documentation without delay, including when applicable:

- \* Original policy or certificate of insurance
- \* Original or copy commercial invoices
- \* Original Bill of Lading and/or other contract of carriage
- \* Survey report or other documentary evidence to show the extent of the loss or damage
- \* Correspondence exchanged with the Carriers and other Parties regarding their liability for the loss or damage.
- \* Contract of sale
- \* Clearing & forwarding agents account
- \* Packing list
- \* Bill of entry / export
- \* Documentary proof of payment / receipt of purchase price of the goods
- \* Container terminal order (if applicable)

NOTICE: It is requirement of this Policy that the Insured or its representatives give notice of a claim to the Insurers within 15 (fifteen) days of becoming aware of such claim.

**PRESCRIPTION CLAUSE:** Failure to give notice of a claim to the Insurers within 15 (fifteen) days and to lodge a fully documented claim with the Insurers within 6 (six) months calculated from the date of the notice given to the Insurers, shall entitle the Insurers to repudiate liability of the claim.

**POLICY UNDERWRITTEN BY:** Guardrisk Insurance Company Limited, P O Box 786015, Sandton, 2146

## **CONDITIONS RELATING TO HOUSEHOLD GOODS AND PERSONAL EFFECTS COVERED**

The Insurers will, when specifically instructed in writing by the Assured to do so, and following prior payment by him of the requisite charge arrange wide insurance protection on the Insurer's own Marine Insurance Policy which incorporates the following conditions:

### **COVERAGE**

This Insurance covers All Risks of loss or damage to the subject matter insured as per conditions and exclusions of the Standard Institute Cargo Clause A, Institute War Cargo Clause (so far as applicable), Institute War Cargo Clauses (Air Cargo) (so far as possible), Institute Clauses (Cargo), Institute Strike Clauses (Air Cargo), Institute Classification Clause and in addition the following Clauses, Conditions and Exclusions: -

THIS POLICY DOES NOT COVER: -

- I) Delay, Confiscation, Detention or loss of market
- II) Moth, Vermin, Rats, Inherent Vice, Wear and Tear, Deterioration or Depreciation including Depreciation arising from process of Cleaning, Repairing or Restoring.
- III) Rust, (unless due to accident to the carrying vehicle) or Climate or Atmospheric conditions or Extreme of Temperature.
- IV) Loss or damage due to Mechanical, Electrical or Electronic Derangement unless there is evidence of external damage (to the insured item or its packing)
- V) Subject to payment of an additional premium per certificate, the policy is extended to include Mechanical, Electrical and Electronic Derangement. In no case shall the insurer's liability under this extension exceed R2000 per certificate.
- VI) The first amount payable as stated on the certificate of insurance.
- VII) Cash, Bank Notes, Securities of any kind, Gold, Silver, or Platinum articles, Jewellery, Precious Stones, Medals are excluded. Documents of any type are covered for their cost of restoration or replacement, but not any value of information contained in them, nor for any liability occurring from their destruction or loss. Perishable Foodstuff, Animals, Ammunition, Explosives, Potplants.
- VIII) Loss of or damage to any article not professionally packed and unpacked by the Contractors or Agents unless caused by fire, collision or overturning of the conveying vehicle. However to include non-delivery of any entire transport package (carton, case or such like)

### **GENERAL CONDITIONS**

- a) If any claim be in any respect FRAUDULENT or if any fraudulent means or devices be used by the Assured or anyone acting on his behalf or if any destruction or injury or damage be occasioned by the wilful act or with the connivance of the Assured, all benefit under the relevant Insurance Certificate shall be forfeited.
- b) AVERAGE CLAUSE: If at any time of any loss or damage occurring the property covered shall be collectively of greater value than the sum insured thereon, the Assured shall be deemed to be his own Insurer for the difference and shall bear a rateable proportion of the loss accordingly.
- c) PAIRS AND SETS CLAUSE: Where an insured item consists of an article in a pair or set, Insurers shall not be liable for more than the value of any particular part or parts which may be lost or damaged nor more than the proportionate part of the pair or set, without reference to any special value which such article or articles may have as part of such pair or set.
- d) REPAIRS OR REPLACEMENT CLAUSE: Insurers may at their opinion repair, reinstate or replace any property lost or damaged or pay the amount of loss or damage.
- e) MOTOR VEHICLES: Where motorcycles or motor vehicles form part of a domestic household removal there is no cover whilst on tow or under own power, unless being used in the process of loading and/or unloading.
- f) STORAGE INSURANCE: Storage at any time within the duration of transit included hereunder for the exceeding in the aggregate 60 days in all. Additional storage for not exceeding a further 60 days at a premium to be advised for each 30 days or part thereof. Where customers request specific period of storage, a premium calculated for each 30 days or part thereof to apply irrespective of the 60 days transit storage premium.
- g) NOTIFICATION: Notification of any loss or damage must be given to the Contractor or their Brokers as soon as possible, but in any event, no later than 15 days from time of delivery.

**STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS - Policyholder Protection Rules (PPR)****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:

PLEASE NOTE: AON South Africa (Pty) Ltd and Biddulphs Removals and Storage SA (Pty) Ltd are registered Financial Service Providers

FSB Licence number 20555 (AON) &amp; FSB Licence Number 9432 Biddulphs Removals &amp; Storage SA (Pty) Ltd

<p><b>1. ABOUT THE INTERMEDIARY (INSURANCE BROKER):</b></p> <p><b>1.1 Name, physical address and postal address and telephone nr.</b></p> <p><b>1.1.1 Head Office - AON South Africa (Pty) Ltd</b> Telephone Nr: 0860 100 404 E-mail: <a href="mailto:info@aon.co.za">info@aon.co.za</a></p> <p><b>1.1.2 Compliance Officer - AON The Compliance Officer</b> Telephone Nr: (011) 797 4456</p> <p><b>1.1.3 Service Office - AON South Africa (Pty) Ltd   PRETORIA</b> Address: 189 Rooiberg St, N4 Gateway, Willow Park Manor Ext 65, PTA Telephone Nr: (012) 803 0245 E-mail: <a href="mailto:yolandie.hartmann@aon.co.za">yolandie.hartmann@aon.co.za</a> Website: <a href="http://www.aon.co.za">www.aon.co.za</a></p> <p><b>1.2 Legal status and any interest in the insurer.</b> We are a Proprietary Limited Company. We have no financial interest in the insurer being proposed</p> <p><b>1.3 Whether or not in possession of professional indemnity insurance.</b> We have professional indemnity insurance.</p> <p><b>1.4 Detail of how to institute a claim.</b></p> <p><b>1.4.1 Goods in Transit Policy – Southern African moves:</b> Claims must be notified to your nearest Biddulphs branch within 7 days of the loss occurring.</p> <p><b>1.4.2 Marine Policy – Overseas moves:</b> Claims must be notified to the service office listed above within 15 days of the loss occurring.</p> <p><b>1.5 Rand amount of fees and commission payable.</b> R200 per R1,000</p> <p><b>1.6 Written mandate to act on behalf of insurer.</b> We have the appropriate mandate from the insurer and act without supervision.</p> <p><b>2. ABOUT THE INSURER:</b></p> <p><b>2.1 Name, physical and postal address and telephone numbers.</b> (See schedule below)</p> <p><b>2.2 Telephone number of compliance department of the insurer.</b> (See schedule below)</p> <p><b>2.3 Details of how to institute a claim and/or complaint.</b> Claims should be instituted as stated above. To lodge a complaint you may contact the Compliance Officer of the relevant insurer shown in the Schedule of Insurers reflected below.</p> <p><b>2.4 Type of policy involved.</b> Goods in Transit / Marine</p> <p><b>2.5 Extent of premium obligations you assume as a policyholder.</b> You agree to pay the premium. The amount of the premium is shown in the quotation to you.</p> <p><b>2.6 Manner of payment of premium, due date of premiums and consequences of non-payment.</b></p> <p><b>2.6.1</b> Payment is required prior to the move commencing. Non payment of the premium will result in goods being held in 'storage until payment is made.</p> <p><b>2.6.2</b> All premiums are inclusive of 15% VAT</p> <p><b>3. OTHER MATTERS OF IMPORTANCE:</b></p> <p><b>3.1</b> You must be informed of any material changes to the information referred to in paragraph 1 and 2.</p> <p><b>3.2</b> If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days.</p> <p><b>3.3</b> 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.</p> <p><b>3.4</b> 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.</p> <p><b>3.5</b> You are entitled to a copy of the policy free of charge, within 31 days of commencement. Details of any policy exclusions or limitations are reflected in the attached policy conditions.</p> <p><b>3.6</b> You will always be given a reason should there be a repudiation of your claim.</p> <p><b>3.7 Relationship between Biddulphs and Guardrisk</b></p> <p><b>3.7.1</b> Please note that this Policy is subject to a cell captive relationship between Guardrisk and Biddulphs, as a result of a shareholder and subscription agreement concluded between Guardrisk and Biddulphs, whereby Biddulphs is entitled to share in the profits and losses generated by the insurance business. Guardrisk may distribute dividends, at the sole discretion of its Board of Directors, to Biddulphs during the existence of the Policy. This will not have an impact on your premium.</p> <p><b>3.7.2</b> Therefore, this is an arrangement whereby Guardrisk shares equity with Biddulphs through a shareholding arrangement and provides Biddulphs a vehicle through which to write Biddulphs insurance risks.</p> <p><b>3.7.3</b> Biddulphs is the binder holder and intermediary performing the marketing, administration and claims services.</p>	<p><b>4. WARNING:</b></p> <p><b>4.1</b> Do not sign any blank or partially completed application form.</p> <p><b>4.2</b> Complete all forms in ink.</p> <p><b>4.3</b> Keep all documents handed to you.</p> <p><b>4.4</b> Make note as to what is said to you.</p> <p><b>4.5</b> Don't be pressurised to buy the product.</p> <p><b>4.6</b> Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.</p> <p><b>5. PARTICULARS OF NATIONAL FINANCIAL OMBUD SCHEME:</b> For advice in the event of claims or service related matters.</p> <p>Postal Address: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7700 OR 110 Oxford Road, Houghton Estate, JHB, 2198 Telephone Nr: 0860 800 900 E-mail: <a href="mailto:info@nfosa.co.za">info@nfosa.co.za</a> Website: <a href="http://www.nfosa.co.za">www.nfosa.co.za</a></p> <p><b>6. PARTICULARS OF THE FINANCIAL SECTOR CONDUCT AUTHORITY:</b> If any complaint to the Intermediary or Insurer is not resolved to your satisfaction, you may submit the complaint to the Financial Sector Conduct Authority.</p> <p>Postal Address: PO Box 35655, Menlo Park, Pretoria, 0102 Telephone Nr: (012) 428 8000 E-mail: <a href="mailto:info@fsca.co.za">info@fsca.co.za</a></p> <p><b>7. PARTICULARS OF FINANCIAL ADVISORY AND INTERMEDIARY SERVICES PROVIDER (FAIS) OMBUSMAN:</b> The Ombudsman is available to handle complaints regarding the financial services that are provided if these complaints are not handled satisfactorily by the financial services provider (intermediary).</p> <p>Postal Address: PO Box 41, Menlyn Park, 0063 Toll-free: (012) 762 5000 Share call: 0860 663 274 E-mail: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a></p> <p><b>8. PARTICULARS OF THE INFORMATION REGULATOR:</b> The Information Regulator is available to handle complaints relating to the use of Personal Information.</p> <p>Postal Address: PO Box 31533, Braamfontein, JHB, 2017 Telephone Nr: (010) 023 5200 E-mail: <a href="mailto:POPIAComplaints@infoeregulator.org.za">POPIAComplaints@infoeregulator.org.za</a></p> <p><b>9. SCHEDULE OF INSURERS (HEAD OFFICE'S):</b></p> <p><b>9.1 Guardrisk Insurance Company Limited</b> (where applicable, see policy schedule)</p> <p>Physical Address: The MARC, Tower 2, 129 Rivonia Road, Sandton, JHB, 2196 Telephone Nr: (011) 669 1000 (Includes the Compliance Department) Website: <a href="http://www.guardrisk.co.za">www.guardrisk.co.za</a></p> <p><b>9.2 AIG South Africa Ltd</b> (where applicable, see policy schedule)</p> <p>Physical Address: 88 Stella Street, Sandown Mews, Sandton, 2196 Telephone Nr: (011) 551 8000 (Includes the Compliance Department) Website: <a href="http://www.aig.com">www.aig.com</a></p> <p><b>9.3 Santam</b> (where applicable, see policy schedule)</p> <p>Physical Address: 1 Sportica Crescent, Tyger Valley, Bellville, 7530, Cape Town Telephone Nr: (021) 915 7000 (Includes the Compliance Department) Website: <a href="http://www.santam.co.za">www.santam.co.za</a></p> <p><b>9.4 SASRIA (South African Special Risk Insurance Association)</b> (where applicable, see policy schedule)</p> <p>Physical Address: 36 Fricker Road, Illovo, Sandton, 2196 Telephone Nr: (011) 214 0800 (Includes the Compliance Department) E-mail: <a href="mailto:contactus@sasria.co.za">contactus@sasria.co.za</a> Website: <a href="http://www.sasria.co.za">www.sasria.co.za</a></p>
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**FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (NO 37 OF 2002)**

General Information: The Financial Advisory and Intermediary Services Act (FAIS) requires compliance by Product Suppliers (insurers) and Financial Services Providers (intermediaries or brokers) with a General Code of Conduct and was introduced to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier and Financial Services Provider render financial services honestly, fairly, with due skill, care and diligence and in your interests and the integrity of the financial services industry. Other products and services that Biddulphs provides are not regulated by The Financial Advisory and Intermediary Services Act (FAIS)