



**REMOVALS
STORAGE
LOGISTICS**



**MOBILE
SELF
STORAGE**

FSP Licence No.: 45835

APPLICATION FORM FOR ALL RISKS MARINE INSURANCE BASED ON A COMPLETE DETAILED VALUATION

This is NOT a Certificate of Insurance

INSURED	ORIGIN ADDRESS	DATE PACKED
DESTINATION ADDRESS (Complete Address):		

Please declare the REPLACEMENT COST OF EACH AND EVERY ITEM IN YOUR CONSIGNMENT. You may submit your own LEGIBLE LIST of items and their replacement cost, but should you do so, you must still complete the above section and sign page 3 (three) of this document. Any item, which is not declared and valued, is not insured. Should you undervalue your consignment, the AVERAGE CLAUSE MAY BE APPLIED.

Qty	DESCRIPTION	REPLAC. COST	Qty	DESCRIPTION	REPLAC. COST	Qty	DESCRIPTION	REPLAC. COST
LOUNGE/LIVING ROOM:			DINING ROOM (Cont.)			HALL/PASSAGE/LANDING:		
	Wall Unit(s)			Pictures			Table	
	Bookcase(s)			• Paintings			Chair(s)	
	Sofa(s)			Ornaments (Specify)			Curtains	
	Armchair(s)						Plant Holder(s)	
	Kist/Chest						Lamp(s)	
	Lamp(s)						Kist/Chest	
	Mirror(s)						Mirror(s)	
	Curtains			Dried Flower Arrangements			Hat Stand	
	Hi-fi Equipment (Specify)			Other (Specify)			Carpets	
							• Rugs	
							Pictures	
	Pictures						• Paintings	
	• Paintings						Ornaments (Specify)	
	Dried Flower Arrangements							
	Portable Radio(s) (Specify)			KITCHEN:				
				Groceries				
				Deep Freeze				
				Refrigerator				
				Dishwasher				
							STUDY:	
	• Carpets			Tumble Dryer			Desk	
	• Rugs			Washing Machine			Chair	
	Records/Tapes/CD's			Microwave			Settee	
	Fireplace Equipment			Table			Lamp(s)	
	Air conditioner/Fan			Chair(s)			Curtains	
	Other (Specify)			Vacuum Cleaner			Bookcase	
				Polisher			Books (Specify sets)	
				Ironing Board				
				Pots				
				Pans				
				Curtains/Blinds				
	Ornaments (Specify)			Utensils			• Paintings	
				Cutlery			Pictures	
				Crockery			Sewing Machine	
				Bowls			Sewing Supplies	
				Trays			Typewriter Manual/Electrical	
				Electric Blender			• Carpets	
				Liquidizer			• Rugs	
				Kettle			Knitting Machine	
				Toaster			Table(s)	
	DINING ROOM:			Dustbin			Filing Cabinet	
	Table			China/Glassware (Specify)			Computer Equipment (Specify)	
	Chairs							
	Buffet							
	Cabinet(s)							
	Hostess/Hot Tray (Specify)							
							Other (Specify)	
	Serving Table			Other (Specify)				
	Tea Trolley							
	Lamp(s)							
	Curtains							
	Table Linen/Cloths							
	Napkins							
	• Carpets							

PROPERTY COVERED:

As per the valued inventory attaching to and forming part hereof, consisting principally of household goods and personal effects, motor vehicles, motor cycles, trailers and boats.

CONVEYANCES:

All land, water (including barges) and air conveyances. Shipments per water subject to the Institute Classification Clause and Cargo ISM Endorsement.

GEOGRAPHICAL LIMITS:

At, to and from any port(s) and/or place(s) in the world, but sailings and/or sending at, to and from **Rwanda, Burundi, Angola, Democratic Republic of Congo** and countries under the **United Nations sanction**, where permitted under legislative order, are covered on restricted conditions.

Including all transshipments.

In the event of goods covered under this policy being forwarded to the declared destination and there refused and/or sent to another destination, it is agreed that the risk shall continue until such goods are finally disposed of, provided full details of subsequent transit and/or storage risks are given to the Insurers as soon as they become known to the Insured and an additional premium paid if required.

BASIS OF VALUATION/LOSS SETTLEMENT:

Subject always to the values as supported by the detailed valued inventory.

Domestic/Local Removals:

Household Goods and Personal Effects - Replacement cost
Motor vehicles, motor cycles, trailers and boats – Market value.

International Removals:

Household Goods and Personal Effects - Replacement cost at destination.
Motor vehicles, motor cycles, trailers and boats – Market value at destination.

CONDITIONS APPLICABLE TO HOUSEHOLD GOODS AND PERSONAL EFFECTS (including the deliberate storage thereof prior to delivery at final destination)**1. Professionally Packed Goods:**

Insured against all risks of physical loss or damage in terms of the Institute Cargo Clauses (A) or Institute Cargo Clauses (Air) (excluding sending by post) as applicable.

2. Owner Packed Goods or Optional Restricted Cover:

Cover is restricted to the Institute Cargo Clauses (B) and covers physical loss and/or damage to the subject-matter caused by certain major perils such as:

- Collision or overturning of the land conveyance
- Discharge of cargo at a port of distress
- Earthquake, volcanic eruption or lightning
- Fire or Explosion
- General average sacrifice
- Sinking, stranding, grounding or capsizing of the vessel
- Theft and non-delivery of the entire consignment
- Washing overboard.

3. Including storage in the course of transit for a period of 60 days.

4. Mechanical, Electrical and/or Electronic Derangement cover is available at an additional premium, in respect of:

- Goods which are less than 6 (six) years old
- Such goods being professionally packed
- Subject to all risks cover being taken for the shipment.

5. Cover hereunder is subject always to the following conditions:

- a. A full valued inventory to be submitted prior to despatch.
- b. Household Goods and Personal Effects insured hereunder must be valued at the new replacement cost at destination.
- c. In the event of loss of or damage to any article(s) not separately valued, Underwriters' liability shall be restricted to the same proportion as the total insured value of such article(s) bears to the total insured value declared hereunder.
- d. In the event that the actual total value at risk exceeds the insured value declared hereunder, Underwriters' liability shall be restricted to such proportion of the loss as the insured value declared hereunder bears to the actual total value.
- e. Unless separately declared and valued, Underwriters' liability in respect of glass, china and/or similar fragile articles shall be limited to **20%** of the total insured value declared hereunder.
- f. Unless supported by a recognised valuation certificate and declared accordingly hereunder, works of art, antiques, oriental rugs, furs and silverware shall not be covered by this insurance.
- g. In the event of a loss recoverable hereunder, Underwriters shall be entitled to repair or replace any article(s) (whether partially or in full) or to make a payment in respect thereof up to the amount of the insured value declared hereunder.
- h. Where practical, notice of any loss of or damage to subject-matter insured is to be given to Underwriters and/or their Representatives and/or D&A Financial advisors CC Limited who will immediately inform Underwriters, where applicable, not later than **15** days after the termination of this insurance
- i. This insurance shall always be deemed to be the primary insurance policy in terms of which the subject matter is insured.

CONDITIONS APPLICABLE TO MOTOR VEHICLES, MOTOR CYCLES, TRAILERS AND BOATS:

Provided that a pre-condition report is completed prior to shipment and the vehicle or item is shipped in a fully enclosed container, cover will be in terms of the Institute Cargo Clauses (A) as far as applicable. Excluding absolutely pre-existing damage as noted in the report.

It is hereby agreed that motor vehicles, including non-mechanically self propelled items such as caravans and trailers, insured under this Policy are not covered by this insurance whilst under their own power or in tow, except:

- a. Whilst within the Harbour (or Airport) area prior to, or after discharge from, the vessel (or aircraft), and/or Whilst being driven on to or off the vessel (or aircraft).

Underwriters shall not be liable for loss, damage or expense reasonably attributable to:

Third party liabilities, and/or

- a. The application of brakes, punctures, cuts or bursts (in respect of tyres).

ALL SHIPMENTS:

Including the risks of war and strikes in terms of the relevant Institute Clauses, as applicable.

Including hijacking.

DURATION OF COVER:

Notwithstanding anything contained or implied to the contrary in any of the Institute Clauses attaches to this Policy, and unless specifically extended elsewhere in this Policy, this insurance attaches from such time as packing shall commence at original residence and be continuous during normal course of transit until:

- i. Unpacking is completed at destination residence, or
- ii. Expiry of 60 days after delivery into storage warehouse at destination, whichever occurs first provided that all other terms and conditions of this insurance are complied with.

STORAGE:

Storage in excess of 60 days can be arranged subject to the payment of an additional premium to Insurers. Please contact H & M Removals Worldwide in this regard.

Cover Exclusions (this list is not exhaustive but is intended to highlight some of the major cover exclusions, exceptions and limitations of the policy)

- a. Loss or damage caused by gradual deterioration, depreciation, atmospheric or climatic conditions, moth, insects or vermin.
- b. Mechanical, electrical or electronic derangement (unless resulting from an insured peril or if the Mechanical, Electrical or Electronic Derangement cover is taken out)
- c. Damage or deterioration occasioned by any process of cleaning, repairing or restoring.
- d. Breakage of China, glass and other brittle articles packed by owners or persons other than professional packers/carriers (unless such damage is directly caused by fire, stranding, sinking or collision of the vessel or collision or overturning of transporting land conveyance). **However, Breakage to apply if such articles are professionally packed.**
- e. Loss of jewellery, cash, currency, bank notes, stocks and other personal documents, watches, precious stones, precious metals, bullion, livestock and explosives.
- f. Coin, stamp or other collections of any kind unless specifically declared and valued for insurance.
- g. Loss or damage due to theft or attempted theft in which any member of the Insured's family is concerned as principal or accessory, or due to the wilful act of any member of the Insured's family.
- h. Loss or damage due to confiscation or detention by Customs or other officials or authorities.
- i. Consequential loss.

PAYMENT OF PREMIUMS:

Insurers shall only be liable to settle a claim recoverable under the terms of this insurance provided that H & M Removals Worldwide confirms that insurance premiums have been received. In the event that the H & M Removals Worldwide advises premiums are outstanding, Insurers will settle a valid claim once premiums have been paid.

CLAUSES INCORPORATED:

The standard Institute Cargo Clauses, current at the date of issue of this policy, are deemed to form part of this policy so far as applicable and are available upon request.