



FSP License No.: 47894

Carpets

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	DATE PACKED				
DE	STINATION ADDRES	S (Complete	Address):							
		o (compiete	11001000).							
Pleas	e declare the REPLACEMENT	COST OF EAC	CH AND EVERY	ITEM IN YOUR CO	ONSIGNMEN'	T. You	may submit your own LEGIBLE this document. Any item, which is	LIST of	item	s and
	d, is not insured. Should you un						this document. Any item, which	s not de	ciare	u and
Qty	DESCRIPTION	REPLAC.		SCRIPTION	REPLAC.	Qty	DESCRIPTION		LAC	.]
	LOUNGE/LIVING ROO	COST	DINI	NG ROOM (Cont.)	COST		HALL/PASSAGE/LANDIN		OST	_
	Wall Unit(s)	111.	Pictures	ING KOOM (Coll.)	<u> </u>		Table	<u>G.</u>		_
	Bookcase(s)		• Paintir	ngs			Chair(s)			_
	Sofa(s)		Ornaments (Curtains			
	Armchair(s)						Plant Holder(s)			
	Kist/Chest						Lamp(s)			
	Lamp(s)						Kist/Chest			
	Mirror(s)						Mirror(s)			
	Curtains			er Arrangements			Hat Stand	\perp		
	Hi-fi Equipment (Specify)		Other (Spec	ify)			Carpets			
							• Rugs	\perp		
							Pictures			_
	D: .						• Paintings			_
	Pictures						Ornaments (Specify)	 		_
	Paintings Delta I Flance A managements			ZITCHEN.				+		_
	Dried Flower Arrangements Portable Radio(s) (Specify)		Groceries	KITCHEN:				+		_
	Fortable Radio(s) (Specify)		Deep Freeze	,				+-		-
			Refrigerator					+		-
			Dishwasher				STUDY:	_		
	• Carpets		Tumble Dry	er			Desk	\top		_
	• Rugs		Washing Ma				Chair	+		
	Records/Tapes/CD's		Microwave				Settee	+		
	Fireplace Equipment		Table				Lamp(s)	1		_
	Air conditioner/Fan		Chair(s)				Curtains			
	Other (Specify)		Vacuum Cle	eaner			Bookcase			
			Polisher				Books (Specify sets)			
			Ironing Boa	rd						
			Pots							
			Pans	_				\perp		
			Curtains/Bli	nds						
	Ornaments (Specify)		Utensils				• Paintings			_
			Cutlery				Pictures	+		
			Crockery				Sewing Machine Sewing Supplies	+		-
		 	Bowls Trays	-			Typewriter Manual/Electrical	+		\dashv
		+	Electric Ble	nder			Carpets	+		\dashv
		+	Liquidizer	iiuci			Rugs	+		\dashv
		+	Kettle				Knitting Machine	+-		\dashv
	DINING ROOM:		Toaster				Table(s)	+		\dashv
	Table		Dustbin				Filing Cabinet	+		\dashv
	Chairs			ware (Specify)			Computer Equipment (Specify)	+		
	Buffet			\ 1			1 11 \1 3/			
	Cabinet(s)									
	Hostess/Hot Tray (Specify)									
							Other (Specify)			
					-					
								\bot		_
	Serving Table		Other (Spec	ify)				\bot		_
	Tea Trolley							+		_
	Lamp(s)							+		_
	Curtains Table Linen/Cloths							+		_
	Napkins	-						+		\dashv
	rvapkins					I		1		

• Rugs				
COLUMN SUB TOTAL	COLUMN SUB TOTAL	COLUMN SUB TOTA		

Qty	DESCRIPTION	REPLAC. COST	Qty	DESCRIPTION	REPLAC. COST	Qty	DESCRIPTION	REPLAC. COST
	DEN/FAMILY ROOM			BEDROOM (2):	COST	BA	SEMENT/GARAGE (excl. motor	
	Chair(s)			Bed(s)			Workbench	
	Curtains			Chair(s)			Bicycle(s)	
	Sofa(s)			Chest of Drawers			Sports Equipment	
	Table(s)			Dressing Table			Lawn Mower	
	Lamp(s)			Pedestal(s)			Garden Tools	
	TV (Specify)			Lamp(s)			Patio Furniture	
				Bookcase			Luggage/Trunks	
	Video (Specify)			Desk			Shelves	
	Video Cassettes			Books			Braai/Barbecue	
	Slide Projector			Toys & Games			Ladder	
	Bookcase(s)			Curtains			Tools (Specify)	
	Wall Unit			Mirror(s)				
	Piano (Specify)			Pictures				
				 Paintings 				
	Organ (Specify)			• Carpets				
				• Rugs				
\dashv	• Carpets			Other (Specify)				
\dashv	• Rugs			omer (speen))				
\dashv	Pictures							
	Paintings						Power Tools (Specify)	
	Other (Specify)						Power Tools (Specify)	
	Other (Specify)							
				DEDDOOM (2)				
				BEDROOM (3):	ı			
				Bed(s)				
				Chair(s)				
				Chest of Drawers				
				Dressing Table				
				Pedestal(s)				
				Lamp(s)			Wood	
	BATHROOM(S):			Bookcase			Webber Braai	
	Medical Supplies			Desk			Cupboards	
	Toiletries			Books			Weed eater	
	Laundry Basket			Toys & Games			Other (Specify)	
	Hair Dryer(s)			Curtains				
	Razor(s)/Electrical (Specify)			Mirror(s)				
				Pictures				
	Clothes Horse			 Paintings 				
	Other (Specify)			• Carpets				
\rightarrow	omer (speeny)			• Rugs				
				Other (Specify)				
				Other (Specify)				
BEDROOM (1):				BEDROOM (4):			MISCELLANEOUS:	
					I			I
	Bed(s)			Bed(s)			Wine (Specify)	
	Headboard			Chair(s)				
	Dressing Table			Chest of Drawers				
	Pedestal(s)			Dressing Table				
	Mirror(s)			Pedestal(s)				
	Chest of Drawers			Lamp(s)				
	Lamp(s)			Bookcase				
	Curtains			Desk				
Ţ	Bookcase			Books				
			·	Toys & Games		· ·	 Carpets (Specify) 	
	Wardrobe							
	Wardrobe Table			Curtains				
	Table Chair(s)			Curtains Mirror(s)				
	Table							
	Table Chair(s) Dumb Valet			Mirror(s) Pictures			• Rugs (Specify)	
	Table Chair(s) Dumb Valet Kist/Chest			Mirror(s) Pictures • Paintings			• Rugs (Specify)	
	Table Chair(s) Dumb Valet Kist/Chest Wall Unit			Mirror(s) Pictures Paintings Carpets			• Rugs (Specify)	
	Table Chair(s) Dumb Valet Kist/Chest Wall Unit Pictures			Mirror(s) Pictures Paintings Carpets Rugs			• Rugs (Specify)	
	Table Chair(s) Dumb Valet Kist/Chest Wall Unit Pictures Paintings			Mirror(s) Pictures Paintings Carpets				
	Table Chair(s) Dumb Valet Kist/Chest Wall Unit Pictures Paintings Carpets			Mirror(s) Pictures Paintings Carpets Rugs			• Rugs (Specify) Clocks (Specify)	
	Table Chair(s) Dumb Valet Kist/Chest Wall Unit Pictures Paintings Carpets Rugs			Mirror(s) Pictures Paintings Carpets Rugs				
	Table Chair(s) Dumb Valet Kist/Chest Wall Unit Pictures Paintings Carpets			Mirror(s) Pictures Paintings Carpets Rugs				
	Table Chair(s) Dumb Valet Kist/Chest Wall Unit Pictures Paintings Carpets Rugs			Mirror(s) Pictures Paintings Carpets Rugs			Clocks (Specify)	
	Table Chair(s) Dumb Valet Kist/Chest Wall Unit Pictures Paintings Carpets Rugs			Mirror(s) Pictures Paintings Carpets Rugs				
	Table Chair(s) Dumb Valet Kist/Chest Wall Unit Pictures Paintings Carpets Rugs			Mirror(s) Pictures Paintings Carpets Rugs			Clocks (Specify)	
	Table Chair(s) Dumb Valet Kist/Chest Wall Unit Pictures Paintings Carpets Rugs			Mirror(s) Pictures Paintings Carpets Rugs			Clocks (Specify)	
	Table Chair(s) Dumb Valet Kist/Chest Wall Unit Pictures Paintings Carpets Rugs			Mirror(s) Pictures Paintings Carpets Rugs			Clocks (Specify)	
	Table Chair(s) Dumb Valet Kist/Chest Wall Unit Pictures Paintings Carpets Rugs			Mirror(s) Pictures Paintings Carpets Rugs			Clocks (Specify)	

Qty	DESCRIPTION	REPLAC.	Oty	DESCRIPTION	REPLAC.	Oty	DESCRIPTION	REPLAC.
		I			1	1 ()		1

	MISCELLANEOUS (co	ont.)	CLOTHING:	COST		LINEN:	COST
	Silverware (Specify)		Men's Suits			Sheets – single	
	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	j	lackets			Sheets – double	
			Γrousers			Duvets – single	
	Crystal		Shirts			Duvets – double	
			Ties/Belts			Duvet Covers – single	
			Underwear			Duvet Covers – double	
	• Furs		Shoes			Blankets – single Blankets – double	
			Shorts Ladies Dresses			Quilts – single	
			Skirts			Quilts – single Quilts – double	
	Other (Specify)		Blouses			Pillows	
	Capacity)		Coats			Pillowcases	
			Suits			Night frills – single	
			Shoes			Night frills – double	
			Belts			Towels – small	
	Other Ornaments (Specify)	I	Handbags			Towels – large	
			Underwear (G. 16.)			Other (Specify)	
			Other (Specify)				
	ANTIQUES (Specify	·):	CLOTHING - CHIL	DREN:		GENERAL:	
			Specify		Items ma	arked with • must be suppo	orted by a valuation
					certificat	te if the value exceeds R2,0	000.
						ets, rugs, furs, paintings, si	lverware, etc.
						COLUMN SUB TOTAL	
						VALUE OF	
					HOUSE		
					GOODS	S/EFFECTS	
					MOT	TOR VEHICLES/CYCLE	ES, BOATS AND
						TRAILERS	
					Make		
					Model		
					Year	1.5	1
					Nominat Market V	red Excess	
						ccessories Value	
					TIDD TIC	SUB TOTAL	
					NI	B: CONDITION REPOR	
					Make		
					Model		
	COLUMN SUB TOTAL		COLUMN SUB TOTAL		Year		
					Nominat	ed Excess	
Please	insure my consignment based	on the values, rates and	excesses as recorded on the	his document which	Market V	Value	
represe	ents the replacement cost of ev	verything in my consignme	ent other than motor vehic	cles/cycle which are	ADD Ac	rcessories Value	
insurec	l at market value.				100 110	SUB TOTAL	
T		h. I			NII	3: CONDITION REPORT	T DECLUDED
i accep	ot the terms and conditions of t	ne insurance Policy.				5: CONDITION REPOR	I KEQUIKED
					Make		
					Model		
					Year		
					Nominat	ed Excess	
					Market V	Value	
						ccessories Value	
					100 110	SUB TOTAL	
					NIT		E DEOLUDED
SIGN	ATURE		DATE		INE	3: CONDITION REPOR	I KEQUIKED
					TOTAL	MOTOR VALUES	
					TOTAL	INSURED VALUE	
					Da4-		
					Rate		
					Premiui Excess	II .	
					CURRE	ENCY	
							<u> </u>

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 transhipments.

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

 $\label{eq:motor_cycles} \mbox{Motor vehicles, motor cycles, trailers and boats-Market value.}$

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.
- 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 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.
- 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
 - 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:

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

 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:

- Unpacking is completed at destination residence, or
- 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)

- Loss or damage caused by gradual deterioration, depreciation, atmospheric or climatic conditions, moth, insects or vermin.
- 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.
- 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.
- Loss or damage due to confiscation or detention by Customs or other officials or authorities.
 - 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.