



SAVANNAH MARINE

HOUSEHOLD GOODS AND PERSONAL EFFECTS PROPOSAL FORM

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HOUSEHOLD GOODS & PERSONAL EFFECTS CLAUSES

PROPERTY COVERED

Household Goods and Personal Effects, Antiques, Fine Arts, Tools, Garden Equipment, Sailboards, Surfboards, Paddle Skis and Boats as declared and valued on the Application for Insurance and supporting documents.

COVERAGE

1. All Risks – Professionally Packed

All Risks of physical loss or damage caused during the duration of this insurance excluding claims for existing denting, chipping, scratching, bruising, mechanical or electrical or electronic derangement unless there is visible evidence of external damage to the insured item(s) or packaging.

This insurance does not cover loss or damage caused by gradual deterioration, wear and tear, atmospheric or climatic conditions, inherent vice, moth damage, consequential loss and loss of data. Also excluded are jewellery, money, coin collections, precious metals, securities or bonds, depreciation arising from inadequate or substandard repairs or restoration of a damaged item.

This insurance does not cover loss or damage to goods packed in a motor vehicle, trailer, boat or camper unless such motor vehicle, trailer, boat or camper is stowed in a fully enclosed sea container.

Excludes Radioactive Contamination.

PAIRS AND SETS CLAUSE

Where any item forms part of a pair or set, Insurers will only pay for the actual part(s) which are lost or damaged. No payments will be made for articles that are not lost or damaged (see optional coverage below).

2. Owner Packed Goods – As above but excluding

Breakage, scratching, denting, chipping, staining and tearing of owner packed effects unless caused by fire, stranding, sinking or collision or overturning of the transporting conveyance. Also excluding claims for missing items of owner packed cartons or packages unless an itemised valued list of the contents of each carton or package is supplied by the owner prior to commencement of the transit.

3. Total Loss Cover

Loss or damage to the entire consignment resulting from fire or explosion; vessel or craft being stranded, grounded, sunk or capsized; overturning or derailment of the land conveyance; collision or contact of the vessel, craft or conveyance with any external object other than water. Including the risk of jettison and washing overboard and theft of an entire container. NOTE: PARTIAL LOSS OF A CONTAINER OR PACKAGE DOES NOT CONSTITUTE A TOTAL LOSS.

4. OPTIONAL COVERAGE EXTENSIONS (subject to an additional premium)

4.1 Mould and Mildew Risks – to include loss or damage to the interest being insured and provided that the goods have been professionally packed, Insurers maximum liability shall not exceed 75% of the sum insured of the consignment. This limitation shall not apply to claims arising from external water damage.

4.2 Electrical and Mechanical Derangement (excluding Motor Vehicles) – to include loss or damage to the interest insured which is caused by electronic and / or electrical and / or mechanical derangement provided the item insured is not six years old. Subject to the goods being professionally packed.

4.3 Pairs and Sets Clause – In the event of loss or damage to any item(s) forming part of a pair or set, the indemnity afforded by the policy shall be limited to the reasonable fair reduction in value of the pair or set by reason of the loss or damage to the affected item having regard to the importance of the affected items within the pair or set. In the event of Underwriters granting a full indemnity for the entire set, Insurers have the option to the full rights to the remaining pair or set.

JURISDICTION LAW AND PRACTICE

This insurance is subject to South African Jurisdiction, Law and Practice.



GENERAL CONDITIONS

Duration of Transit – The policy incept from the time the goods are professionally packed at the residence and continues during the ordinary course of transit, including the customary transshipment, until the goods are delivered to the final destination named in the schedule.

Coverage includes any interim storage for up to 60 days at origin and / or destination warehouse or depot.

It is important that any requests for further storage extensions are made before the expiry of the free 60 day period.

Valuation Clause – The household goods and personal effects insured must be valued at the retail replacement cost at the country or place of destination as supported by a completed valued inventory. In the event of a claim, Insurers will limit compensation to the value stated on the inventory or where the cost to replace is undervalued by 50% then the indemnity will be reduced in the same proportion.

ITEMS NOT DECLARED AND VALUED ARE DEEMED NOT TO BE INSURED.

Repair / Replacement - The Insurer shall be entitled at their discretion to repair or replace any article lost or damaged (whether wholly or in part) or to pay cash in lieu not exceeding the insured value thereof. Insurers may require proof of ownership and /or valuation of any item(s) claimed to be missing.

Payment of Premium – The insurance premium must be paid immediately to the Underwriter in order to for the insurance cover to become effective. Where there are other arrangements with an intermediary authorised to collect premium, payment must be made within the prescribed period set out in the Act and failure to comply will result in the insurance being of no effect which will result in the Insurer not entertaining any claim.

Other Insurance – Where another insurance policy exists covering the same goods for the same adventure (transit and storage) Insurers may deem this to be the creating of dual insurance. Where such dual insurance exists Insurers may limit their liability for loss or damage for the excess value between the two policies or declare that each policy be brought into contribution for its rateable proportion.

Amount Borne by the Insured (Excess) – In the event of a claim for loss of or damage to an insured item the Insured shall bear the first 1% (one percent) of the Total Sum Insured or any other amount stated in the policy schedule or an agreed minimum excess, whichever is the greater. The Insurer will therefore be liable to pay the balance of the claim after deducting the first amount from the gross agreed claim.

The Total Sum Insured referred to above is the value of the entire insured consignment.

CLAIMS

(a) Procedure

Immediate notice of any loss or damage must be given to Savannah Marine or your Agent specified in the Policy Schedule. Once notification has been given the Insured must submit a fully documented claim to Savannah Marine within 30 days of such notification.

(b) Documentation

- (i) Completed Claim Form
- (ii) Photographs of damaged items
- (iii) Repair / Replacement Quotes or Invoices
- (iv) Professional Packing Inventory
- (v) Insurance Certificate
- (vi) Valued Inventory
- (vii) Destination Agents Outturn Report

Insurers may request additional documentation or engage with you to clarify details of the claim.

(c) Duty of the Insured

It is the duty of the Insured or the Agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against the packers, bailees, carriers or other third parties are properly preserved and exercised.

Insurers will in addition to any loss recoverable hereunder, reimburse the Insured for any charges properly and reasonably incurred in pursuance of these duties.



HOW TO COMPLETE THE APPLICATION FORM

With the exception of motor vehicles, your effects should be insured for the replacement retail cost at country of destination

It is accepted that you may have difficulty knowing the exact values at destination, but you should have a reasonably good idea of the comparable cost of living in the country to which your goods are being shipped.

Please note that in the event of a claim, under insurance will result in 'the application of average' which means, for example, if an item is under-insured by 50%, Insurers will only pay half of any repair charge. If the repair charges exceed the declared value, insurers liability will be limited to the declared value, which would be payable subject to the item being adequately insured. Should shortages occur, settlement will be limited to the declared value/replacement cost.

Motor Vehicles should be valued at the sound market value at destination, i.e. The value for which the same or similar vehicle could be purchased in an undamaged condition.

As above the 'application of average' will apply in the event of under insurance.

Any items not declared and valued are not insured.

Please make use of the blank spaces provided under each category. Please continue on a separate sheet of paper if necessary.

It is in your interest to provide as much detail as possible.

You will need to list the quantity of each item that you will be moving in the column marked 'QTY', and enter the value of the item(s) in the column adjacent. For example, if you have 10 chairs in the dining room valued at R 100 each you should write:

QTY	ARTICLE	VALUE
10	Chairs	R 1 000

However, if 2 of the chairs are worth, for example R200 each, then you should list, if possible, identify them separately as follows:

QTY	ARTICLE	VALUE
8	Chairs (Dining)	R 800
2	Chairs (Carver)	R 400

Once you have listed all items, total the values in each column to produce a grand total.

Insuring for Shipping and Carriage Charges (MOVING COSTS)

If you decide to insure your shipping and carriage charges (moving costs), the advantage is that in the event of an unfortunate occurrence such as your goods being totally lost or destroyed following a fire or sinking, in addition to receiving compensation for the loss of your goods, you will be able to recover the costs incurred in moving.

Should you wish to take out this added insurance, please enter the total charges paid to the Mover in the appropriate section of this proposal form.

Please ensure that you sign the application form prior to returning to your Mover.

EXCLUSIONS

TO GIVE YOU A CLEARER UNDERSTANDING OF THE MAIN EXCLUSIONS INCORPORATED WITHIN THIS INSURANCE POLICY AND THE BENEFITS OF TAKING OUR ADDITIONAL INSURANCE COVERAGE, WE HAVE PROVIDED BELOW MORE DETAILED INFORMATION.



PAIRS AND SETS CLAUSE

Where an item is part of a pair or set, Underwriters will only pay for the actual parts which are lost or damaged. No more payments will be made for articles that are not lost or damaged.

Example:

A three-piece suite – comprising of one sofa and two chairs – is included in your consignment. One chair is damaged and requires upholstery. This policy will consider the cost of reupholstering and damaged chair only. Underwriters are not liable to pay for items which have not been damaged.

Similarly, if an item from a pair or set is mislaid, payment of a claim would be made only for the lost item(s) and not for any remaining items from that pair or set which are unaffected.

Protection against these types of losses can be purchased.

The benefits of additional Insurance Coverage

In the event of loss or damage to any item or items forming part of a pair or set, Underwriters liability will be limited to a reasonable and fair reduction in value of the pair or set taking into consideration the importance of the affected item within the pair or set.

Note: Should Underwriters agree to pay the total loss of the pair or entire set they shall, at their option become their property

ATMOSPHERIC / CLIMATIC CONDITIONS

This Insurance Policy does not cover your goods for losses or damage caused by atmospheric or climatic conditions such as humidity which can cause, for example, mould and mildew. Please note that whilst your Mover will take every possible precaution to protect your goods from this type of damage it can, in certain circumstances, be unavoidable as goods travel through different climatic zones.

Additional coverage for losses or damage arising from mould and mildew can be purchased.

The benefits of additional Insurance Coverage

This policy will be extended to cover loss or damage which is reasonably attributable to mould and mildew subject to the goods being professionally packed. Underwriters maximum liability is restricted to 75% of the declared sum insured.

ELECTRICAL, ELECTRONIC OR MECHANICAL DERANGEMENT

Upon arrival at destination, should an item be damaged and there are no external signs of damage to the item or its packaging, the policy will not respond.

Whilst your Mover will take every care of ensuring your goods are protected to withstand the normal rigors of transit, certain electrical items may have intricate components which may be affected by movement.

Protection against this type of loss can be purchased.

The benefits of additional Insurance Coverage

This policy will be extended to cover loss or damage which is caused by electronic and/or electrical and/or mechanical derangement, provided the item does not exceed 6 years old and subject to the goods being professionally packed in accordance with the manufacturer's recommendations, wherever possible.

This optional coverage is not applicable to automobiles.

INSURANCE POLICY

This special insurance programme, is underwritten and administered by Savannah Marine CC an approved Financial Services Provider (FSP 16936) on behalf of New National Assurance Company Limited (FSP 2603).

Why purchase Transit Insurance?

Even though every care will be taken by the Mover, you will appreciate that the distance involved, coupled with the rigors of an international transit, means that on occasions loss and/or damage to your goods may occur. You are therefore strongly recommended to take out insurance cover to ensure that you are duly compensated for any loss which may occur.



What does the Policy cover and what does it exclude?

This policy offers you "All Risks" coverage on a Door-to-Door basis, subject to the terms and conditions detailed herein.

As with any insurance cover, this policy incorporated a number of Exclusions which are detailed in the Terms and Conditions of the policy. Please ensure that you have read and understood the terms and conditions prior to agreeing to take up coverage under this policy, to avoid any unnecessary surprises should you need to make a claim. You should also check with your Mover to ascertain whether there is a policy excess.

How do I arrange cover through this policy?

You will be required to complete the enclosed Application Form. The basis of valuation for this policy is replacement cost at destination, which means that you may need to make some enquiries to establish the comparable cost of living between your present location, and the country you will be moving to. Under valuing your goods is likely to mean that your claim, should you need to make one, will be reduced accordingly. Should you feel the form is too restrictive, or if you would prefer to compile your own valued list, please feel free to do so. Please note however, that you should still complete the information at the top of the form and sign the declaration, before returning both documents to your Agent or Savannah Marine.

IMPORTANT: Whether you choose to complete the pre-printed form or compile your own listing, it is important to note that any item is not declared and valued is **NOT INSURED**.

What happens if my insured goods are lost or damaged in transit?

In the unfortunate event that you need to make a claim for goods, which have been lost or damaged in transit, please, ensure that due notice is given to either ourselves or the origin or destination agent, within the time limits specified within the terms of the policy. Failure to notify loss/damage within the time limits specified is likely to prejudice your claim. Please also note that should it be necessary to make any monetary conversions to your claim i.e. if the currency of the amounts claimed differ from the currency in which you insured your goods, the exchange rate that will be utilized will be that which was prevalent at the time the Confirmation of Insurance was issued.

If you have any queries regarding the policy, please contact your Mover.

OTHER EXCLUSIONS (CONTINUED)

CONSEQUENTIAL LOSS

This policy will not cover consequential losses arising from the delay, damage or non-delivery of your consignment.

OWNER PACKED GOODS

Cover excludes damage arising to owner packed goods. Also excluded goods for missing items from owner packed cartons or packages unless an itemized value list of the contents of each carton or package is attached to this application form and forwarded to your Agent or Savannah Marine prior to the commencement of the transit.

GENERAL INFORMATION

DURATION OF TRANSIT

This policy incepts from the time your goods are professionally packed at your residence and continues during the ordinary course of transit, including customary trans-shipment, until the goods are finally delivered to your residence. Coverage included any interim storage for up to 60 days at origin and/or destination warehouse.

It is important that any requests for further storage extensions, beyond the free 60 day period, are made to your Agent prior to the expiry of the 60 day period.

CLAIMS NOTIFICATION

In the event of loss or damage which may give rise to a claim under this policy, notice should be given to either your Agent within 30 days after delivery or 30 days after the scheduled delivery date, in the event of non-delivery.

It is important that at the time of notification, full details of any losses and/or damages are provided.

Following your initial notification, you are allowed a further 60 days to forward documentation in support of your claim.



COMPUTER MILLENNIUM CLAUSE (CARGO)
WITH NAMED PERIL EXTENSION

In no case shall this insurance cover any loss, damage, expense or liability of whatever nature which might otherwise be recoverable under this insurance arising out of or in any way connected with, whether directly or indirectly, the use or operation of any computer system, computer software, programme or process or any electronic system where any such loss, damage where any such loss, damage, expense or liability arises, whether directly or indirectly, as a consequence of (i) the date change to the year 2000 or any other date change and/or (ii) any change or modification of or to any computer, computer system, computer software programme or process or any electronic system in relation to any such date changes.

This exclusion does not apply to: -

- i. Fire or Explosion
- ii. Vessel or Craft being stranded, grounded, sunk or capsized
- iii. Overturning or derailment of land conveyance
- iv. Collision or contact of vessel, craft, aircraft or conveyance with any external object other than water
- v. Total loss of aircraft in flight
- vi. Discharge of cargo at a port of distress
- vii. Total loss of any package lost overboard or dropped whilst loading on to, or unloading from, vessel, craft or aircraft
- viii. General average sacrifice
- ix. Jettison or washing overboard
- x. Entry of sea, lake or river water into vessel craft hold conveyance liftvan or place of storage

General average and salvage charges adjusted or determined according to the contract of affreightment and/or the governing law and practice incurred to avoid or in connection with the avoidance of loss from any cause except those excluded elsewhere in this insurance.

Subject always to the terms, conditions, limits and exclusions contained elsewhere in this policy.



VALUED INVENTORY OF HOUSEHOLD EFFECTS

(D) FRAGILES (Continued)			(G) KITCHEN		
ARTICLE	Quantity	Rand Value	ARTICLE	Quantity	Rand Value
Crystal ware			Tables		
Marble Tops			Chairs		
Marble Tables			Cabinets		
Other Marble Items - Stands			Pots & Pans		
Ornaments			Cutlery (Set)		
Mirrors			Kitchen Utensils		
Glass Tops			Plastic Ware		
Others (Specify)			Cookery Books		
Others (Specify)			Foodstuffs (Non-perishables)		
Others (Specify)			Cleaning Materials		
TOTAL (D)			Vegetable Rack		
			Ironing Board		
			Dirt Bin		
(E) LOUNGE			(H) BEDROOMS		
ARTICLE	Quantity	Rand Value	ARTICLE	Quantity	Rand Value
Settee - 2 Seater			Others (Specify)		
Settee - 3 Seater			Others (Specify)		
Settee - Leather			Others (Specify)		
Chairs			TOTAL (G)		
Coffee Table					
Side Tables					
Magazine Rack					
Wine Rack					
Kist					
Bookcase					
Hi-Fi / TV Cabinet					
Display Cabinet					
Liquor Cabinet					
Wall Unit					
Piano					
Musical Instruments					
CD's / DVD's					
Long Play Records					
Video Cassettes					
Lamps					
Clock					
Books					
Carpet					
Rug					
Curtains (Per Drop)					
Paintings					
Scatter Cushions					
Other (Specify)					
Other (Specify)					
Other (Specify)					
TOTAL (E)			TOTAL (H)		
(F) DINING ROOM			(I) BATHROOMS		
ARTICLE	Quantity	Rand Value	ARTICLE	Quantity	Rand Value
Tables			Cabinet		
Chairs			Scale		
Sideboards/Silverware			Cosmetics		
Cutlery (Service)			Toiletries		
Tea Trolley			Medicines		
Carpets & Rugs			Curtains (Set)		
Curtains (Per Drop)			Laundry Basket		
Wall Hangings (Incl. Paintings)			Other (Specify)		
Wine/Spirits (Bottles)			Other (Specify)		
Other (Specify)			Other (Specify)		
Other (Specify)			Other (Specify)		
Other (Specify)			Other (Specify)		
Other (Specify)			Other (Specify)		
TOTAL (F)			TOTAL (I)		



(J) GENERAL			(K) GARAGE & STOREROOM		
ARTICLE	Quantity	Rand Value	ARTICLE	Quantity	Rand Value
Patio / Garden Table			Braai Equipment (Weber)		
Patio / Garden Chairs			Pool Equipment		
Patio / Garden Bench			Workbench		
Beach Chairs			Tools (Collection)		
Beach Umbrellas			Toolbox/s		
Garden Ornaments			Tool Cupboard		
Exercise Equipment			Garden Tools		
Sports Equipment			Plant Containers		
Camping Equipment			Lawnmowers		
Snooker Table			Trimmers		
Photograph Albums			Wheelbarrow		
Cameras			Bicycles		
Lenses			Trunks & Suitcases		
Other (Specify)			Children's Swing		
Other (Specify)			Shelves & Cupboards		
Other (Specify)			Timber (Lengths)		
Other (Specify)			Metal		
Other (Specify)			Step Ladder		
Other (Specify)			Gas Bottle		
Other (Specify)			Paddle Ski		
Other (Specify)			Sailboard		
Other (Specify)			Surfboard		
Other (Specify)			Boat		
Other (Specify)			Other (Specify)		
Other (Specify)			Other (Specify)		
TOTAL (J)			TOTAL (K)		

(L) VALUABLE ITEMS (ABOVE R 1 000.00): Antiques / Artworks / Furs / Skins / Silver etc.		
ARTICLE	Quantity	Rand Value
Collections (Specify)		
Collections (Specify)		
Collections (Specify)		
Collections (Specify)		
TOTAL (L)		

ADDITIONAL INSURANCE COVERAGE OPTIONS

Please tick the appropriate box indicated below for the required coverage. Failure to do so will mean this cover is not included.

- Electrical and Mechanical Derangement Cover (R75.00 per item under 6 years old)
- Pairs and Sets Cover
- Mould and Mildew Cover

DECLARATION

I declare that I have disclosed all material facts and understand the failure to do so could render the insurance void. I also declare that the amounts stated above are the full values of the goods at destination and that I have declared all items that I wish to ensure with all details requested. I also understand that this schedule and declaration will form part of the policy conditions.

I have read and understand the policy conditions and agree that this Application Form will form part of the Policy Conditions.

Applicants Signature.....

Date.....