
1.) **NAME OF INSURED**

2.) **OTHER INTERESTS**

Mortgagees / Banks / Associated or Subsidiary Companies / Contracted Parties

3.) **ATTACHMENT DATE**

4.) **COMMODITY / IES**

Provide details of packing (which must meet international standards) and percentage split of Revenue

5.) **VOYAGES**

Provide details of Countries of Supply / Origin plus non-customary transshipments and Cross-Voyages
Consider attachment of risk / termination of risk and/or maximum period in storage

6.) **STORAGE**

Include details of any storage in transit in excess of 72 hours. Consider intermediate storage and termination after discharge as per cargo clauses: 5 days perishables, air 30 days and 60 days all others.

7.) **TERMS OF SALE / CONTRACT OF SALE CONDITIONS**

Provide details where Insured retains risk contrary to Terms of Sale or Contract of sale amends standard conditions (consider Incoterms)

8.) BASIS OF VALUATION

Consider maximum Mark-up allowed and effect on premium costs

9.) REVENUES

Provide figures inclusive of VAT and Mark-ups allowed under BASIS OF VALUATION

10.) LIMITS OF INDEMNITY

i.) CONVEYANCE LIMIT _____

ii.) LOCATION LIMIT _____

iii.) INLAND TRANSITS _____

iv.) ON CONSIGNMENT LIMIT _____

v.) CROSS VOYAGES LIMIT _____

vi.) STOCK LIMIT _____

vii.) FIRE LIMIT _____

viii.) THEFT LIMIT _____

ix.) ACCIDENTAL DAMAGE LIMIT _____

x.) MALICIOUS DAMAGE LIMIT _____

xi.) CLAIMS PREPARATIONS COSTS _____

xii.) DEBRIS REMOVAL COSTS _____

xiii.) SPRINKLER LEAKAGE DAMAGE _____

11.) COVERAGE

Total Loss only including GA + trimmings
Consider damage not causing Constructive Total Loss

Cargo Clauses 'C'

Consider collision of cargo, earthquake & volcanic eruption, water damage, malicious damage and theft

Cargo Clauses 'B'

Consider water damage, malicious damage and theft

Cargo Clauses 'A'

Consider delay / inherent vice and intangible value

Air Cargo Clauses

Consider delay / inherent vice, intangible value and duration after discharge

Frozen Food Clauses

Consider limited temperature deviation cover, cover after discharge, delay / inherent vice and strikes delay

Frozen Food Extension Clauses

Consider duration after discharge, temperature protocol deviation and strikes delay

Rejection Risks Cover or Steri Cover

Consider possible MRL issues, contamination losses and temperature protocols

Transits prior to loading / local sales & storage
Consider exposure prior to cargo being set aside for export including local sales

War / Strikes Cover
Consider action taken by a legally constituted authority

SASRIA – Get top 5 risk addresses

Other Custom Covers Required

12.) EXTENSIONS
CUSTOMS / BONDED WAREHOUSES – Increase Value Clause

ALLOCATION AND DISTRIBUTION

CONCEALED DAMAGE (30 days – Imports only)

AIRFREIGHT REPLACEMENT COSTS
Consider limitation of 10% of Sum Insured

INFLATION AND ADDITIONAL EXPENSES CLAUSE (Machinery only)

SELLER'S INTEREST CLAUSE
Consider limited perils covered

PACKING CLAUSE

FUMIGATION CLAUSE
Consider exclusion of customary fumigation

HEATING & SWEATING CLAUSE
Consider packaging

13.) COMPANY HISTORY

Commencement Date _____

Experience in Industry _____

Insurance History (including 5 years claims experience) _____

Details of claims which were rejected / not covered _____

Other Material Facts Consideration _____

NEEDS ANALYSIS – MARINE CARGO



Contact Person _____

Office Number _____ Mobile Number _____

Fax Number _____ E-mail Address _____

Physical Address _____

Postal Address _____

VAT Number _____

Company Registration Number _____

Signature of Proposer / Insured

Signed at _____ on the _____ of _____ 20__