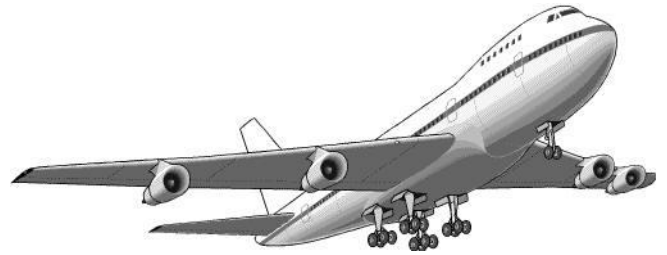
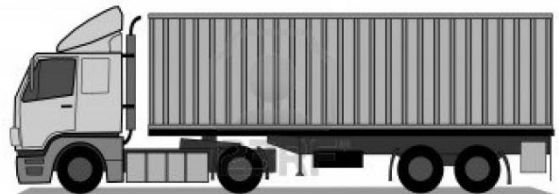


APPLICATION FOR INSURANCE



All Risks Insurance Protection for your Household Goods, Personal Effects and Automobiles, Moving by Land, Sea or Air



Underwritten by:

Horizon Underwriting Managers (Pty) Ltd for Lombard Insurance Company Limited



Administered in South Africa by:



G VAN CUYCK
INSURANCE CONSULTANTS cc

SHORT TERM INSURANCE | YACHT INSURANCE | LIFE INSURANCE | MEDICAL INSURANCE

PO BOX 38692, PINELANDS 7430 | TEL (021) 531-5882

FAX: (021) 531 5855 | info@gvcbrokers.co.za

CK 1999/017349/23 - FSP LICENSE NO. 12925

VAT REG NO. 4690180809

TERMS AND CONDITIONS

PROPERTY COVERED

Household Goods and Personal Effects, Antiques, Fine Arts, Automobiles, boats, Motorcycles, Campers and Trailers as declared and valued on this and supporting Documents.

COVERAGE

1) 'Full All Risks' – Professionally packed

All Risks of physical loss or damage subject to the version of the following London Institute Clauses current at the time of commencement of transit:

Institute Cargo Clauses (A) and the War, Strikes, Classification, Insolvency Exclusion Amendment, Radioactive Contamination Exclusion Clauses. For the purpose of general average contribution and salvage charges recoverable hereunder, the effects Insured shall be deemed to be insured for their full contributory value.

2) Owner Packed Goods – As above but excluding

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

3) Restricted Conditions

Where this confirmation of Insurance is issued subject to Institute Cargo Clauses (C), and War, Strikes, Classification, insolvency Exclusion Amendment, Radioactive Contamination Exclusion Clauses, the goods are covered against the following perils only: -

Loss or damage to the subject-matter insured reasonably attributable to fire or explosion; vessel or craft being stranded, grounded, sunk or capsized, overturning or derailment of land conveyance; collision or contact of vessel craft or conveyance with any external object other than water, discharge of cargo at a port of distress.

Loss of or damage to the subject-matter insured caused by general average sacrifice jettison.

Theft or loss of an entire package or consignment during the course of loading, transshipment or discharge.

Cover can be extended to include risk of water damage when specified on this Confirmation of Insurance.

Including risks of jettison, loss and washing overboard.

EXCLUSIONS

This Insurance does not cover:

- A. Loss or damage caused by gradual deterioration, wear and tear, atmospheric or climatic conditions (see optional coverage) inherent vice, moth damage, consequential loss and loss of data.
- B. Electrical, electronic, mechanical derangement and internal damage of electrical items unless there is evidence of external damage to the insured items or its packing (see optional coverage).
- C. Jewellery and furs unless declared and valued but subject to a limit of R20,000 any one transit. Money and securities are excluded absolutely.
- D. Depreciation arising from inadequate or substandard repairs or restoration of a damaged item.
- E. Loss of or damage to an automobile while being driven under its own power except while on premises of the port or while being driven by an authorised driver who is an employee of the freight forwarder or his agent in direct furtherance of the transit.
- F. Loss or damage caused by scratching, denting or marring of automobiles unless the forwarder and the owner both agree and sign a "certificate of condition" or similar document stating the condition of the automobile prior to shipment, noting all defects. Non-factory installed accessories not specifically declared and valued for insurance. Goods packed in autos.

GENERAL CONDITIONS

1. **VALUATION CLAUSE:** the household goods and personal effects insured must be valued at the replacement cost at destination as supported by a complete valued inventory.
2. Antiques and fine arts, automobiles, campers, boats, motorcycles and trailers must be valued at their replacement cost at destination taking into account costs of duties, shipping and carriage charges.
3. **100% CO-INSURANCE CLAUSE:** If you fail to insure for the full replacement value of goods at destination, you will only be entitled to recover from Underwriters the proportion of the loss as the declared value bears to the local value of the property you shipped.
4. **PAIRS AND SETS CLAUSE:** Where any item is part of a pair or set. Underwriters will only pay for the actual parts that are lost or damaged. No payments will be made for articles that are not damaged (see optional coverage).

5. **PAYMENT OF PREMIUMS:** Insurers shall only be liable to settle a claim recoverable under the terms of this insurance provided the Mover (the Agent) confirms that insurance premiums have been received by the Mover (the Agent). In the event that the Mover (the Agent) advises premiums are outstanding, Insurers will settle a valid claim one premiums have been paid.
6. **DURATION OF TRANSIT CLAUSE:** Other than in respect of the War Clauses contained herein coverage attaches from the time the household goods and personal effects and/or automobile and/or other approved items are being professionally packed and picked up at the residence or business location of the insured for the commencement of the transit and continues during the ordinary course of transit, including customary transshipment, if any, until the insured property is professionally delivered to the final destination. If the goods are professionally unpacked coverage is extended to cover the period of professional unpacking provided this takes place within 14 days of delivery. Storage cover included any interim storage for up to 60 days at origin and/or destination warehouse without additional charge. In consideration of an additional premium Underwriters agree to extend storage coverage on a monthly basis provided your request and premium are received before the expiration of the included storage. In respect of the War Clauses, transits shall be covered as specified herein.
7. **SUBROGATION CLAUSE:** The Underwriters shall be subrogated to the extent of their payment for losses insured hereunder to all the insured's rights of recovery against any person or organization, excepting the freight forwarder or mover who issued this document.
8. **OTHER INSURANCE:** This insurance does not cover to the extent of any other insurance, whether prior or subsequent hereto in date and by whomsoever effected, directly or indirectly covering the same property and the Underwriters shall be liable for loss or damage only for the excess value beyond the amount due from such other insurance.
9. Underwriters shall be entitled at their option to repair or replace any article lost or damaged (whether wholly or in part) or to pay cash not exceeding the insured value thereof. Underwriters may require proof of ownership and/or value of any items claimed missing.
10. **CLAIMS NOTIFICATION:** In the event of loss or damage which may give rise to a claim under the insurance, immediate notice must be given in writing to Underwriters representatives. It is a condition precedent to Underwriters liability under this insurance that full details of any losses and/or damages incurred must be notified within 30 days after delivery or 30 days after scheduled delivery in the event of non-delivery, presentation of claim in its entirety after notice will be in a timely fashion not exceed 60 days from the date of such notice.
11. If a deductible is applicable then the sum stated shall be deducted from any adjusted claim for loss or damage.
12. Coverage is subject to the Computer Millennium Clause (Cargo) with Named Peril Extension (JC 98/024).