



PROPOSAL FOR PERSONAL AND HOUSEHOLD EFFECTS IN TRANSIT INSURANCE
PERSONAL AND HOUSEHOLD EFFECTS CLAUSES

Whilst our policy does have other terms and conditions in it, we would draw your attention to the following features.

1. DURATION:

Cover operates from the time the packers or carriers uplift the goods at your residence at the place named in the Policy and continues during the ordinary course of transit including while at packers' or carriers warehouse for a period not exceeding 30 days and terminates on delivery to your residence at the destination named in the Policy, or to any place of storage other than a recognised furniture repository, or as specifically agreed prior to shipment.

2. COVER:

2.1 Is against all risks of accidental loss of or damage to the subject matter insured but

(a) **Limit per article**

The maximum payable is R 10 000 per article for item 29 or R 30 000 per article for other items overleaf in respect of any article included therein which is not separately declared and valued.

(b) **Average provision**

In the event of loss or damage to any article not separately declared and valued such loss or damage shall be paid for (subject to (a) above) in the same proportion as the amount declared for the whole item overleaf bears to the new replacement value of the whole item.

(c) **Pairs and sets**

The special value, which an article may have as a pair or set is not covered.

(d) **Repair/refurbishing**

When the cost of repairs and/or refurbishing to any article, which is damaged, is less than its replacement cost, we are only liable for the reasonable cost of repairs.

2.2 Includes War and/or Strikes risks in terms of the Institute Clauses, which will be attached to your policy. (As applicable)

3. AMOUNT TO BE BORNE BY THE INSURED:

You have to bear the first 1% (one percent) of the total sum insured or agreed minimum excess, whichever is the greater, of any loss or damage.

4. EXCLUSIONS:

In addition to the exclusions appearing in the Personal and Household Effect Clauses (A) and Institute War and/or Strikes (as applicable) the following is also excluded

Loss or damage:

- (a) due to ordinary wear and tear, moths, mould, vermin or natural depreciation
- (b) due to electrical or mechanical derangement unless the item concerned has suffered external damage in consequence of a peril covered by the Policy AND in the case of clocks, refrigerators or refrigeration equipment, washing machines, dishwashing machines, sound equipment, record players and similar equipment subject always to such equipment having been properly secured for transit
- (c) caused by climatic and/or atmospheric conditions and/or extremes of temperature unless caused by fire
- (d) caused by or to perishable goods or liquids of any description included in the consignment
- (e) to money, travellers cheques, deeds or documents of any kind or plants and/or their containers
- (f) to consignments shipped on deck other than those in structurally fully enclosed general purpose I.S.O. shipping containers
- (g) to furs, jewellery, watches, coins, medals, precious stones, stamp collections, firearms, ammunition, cameras, lap top computers, binoculars and cellphones
- (h) to owner packed goods or shipments conveyed by non-professional carriers/hauliers

5. CLAIMS:

(a) **Procedure**

Immediate notice of any loss or damage must be given to the Claim Agent specified in the policy

(b) **Duty of the Insured**

It is the duty of the insured and his 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 carriers, bailees or other third parties are properly preserved and exercised.

SCHEDULE AND DECLARATION COPIES OF THE SCHEDULE OVERLEAF AND OF THIS PAGE WILL BE INCORPORATED IN THE POLICY

DECLARATION: I declare:

- (a) The particulars overleaf are a true description to be insured
- (b) This proposal forms the basis of the contract between me and the Company
- (c) I have read the conditions and exclusions and accept cover on this basis

DATE SIGNATURE (PROPOSER ONLY)



SAVANNAH MARINE

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 e-mail: admin@savannahmarine.co.za

PROPOSER'S NAME:			Telephone No. until departure:		
Contact Address:					
VOYAGE:			Date goods to be uplifted by packers or carriers:		
Private residential address from which goods are to be moved:					
Address to which goods are to be sent::					
NB If exact address not known, state destination – town if possible					
State means of conveyance (i.e.) Rail/Road/Sea/Air:					
STORAGE: Will the goods be stored:					
Prior to final destination:			If so for how long? (Limit 180 days)		
N.B. The Claims Agent at destination (specified in the policy) is authorised to extend the period of cover in store prior to final destination up to the 180 days limit on payment of an additional premium. If an extension is required please notify the agent prior to expiry of the period covered by the policy or you may find that the extensions will not be granted.					
NAME OF PROFESSIONAL PACKER:			NAME OF PROFESSIONAL TRANSPORTER:		
SCHEDULE OF GOODS:					
N.B. 1. The value to be insured should represent as far as possible the new replacement cost at destination. Underinsurance may result in the repair or replacement cost not being paid in full. (See 2.1 (b) overleaf).					
2. Do not include any items excluded in terms of exclusion 4 overleaf.					
No	Item	Amount (see above)	No	Item	Amount (see above)
1	Dining room furniture	R	21	Cooker (stove)/Microwave oven	R
2	Lounge furniture	R	22	Sewing machine	R
	2.1 Leather/plastic/vinyl suite	R	23	Tape recorder	R
	2.2 Other	R	24	Decoder(s)	R
3	Bedroom furniture	R	25	Hi-Fi/Radio/CD Player	R
4	Other furniture	R	26	Television/Video Recorder	R
5	Rugs and carpets	R	27	Other Domestic electrical appliances	R
6	Curtains	R	28	China, glass, porcelain, mirrors & other breakables	R
7	Kitchen utensils	R			
8	Cutlery/Silver and plate	R	29	Works of art, paintings, sculptures and antique furniture (itemised valued list to be supplied – professional valuation certificates required for any item with a value exceeding R20, 000.00)	R
9	Pictures	R			
10	Books	R			
11	Gramophone records/tapes/CDs clothing	R	30	Sports equipment	R
12	Blankets, Bedding and Linen	R	31	Musical instruments	R
13	Toys	R	32	PC's and Software	R
14	Garden equipment	R	33	Additional items (itemised valued list to be supplied)	R
15	Tools	R			
16	Trunks, suitcases	R			
17	Washing machine/Dishwasher/Tumbledrier	R			
18	Refrigerator	R			
19	Deep Freeze	R			
20	SUB TOTAL	R		TOTAL VALUE TO BE INSURED	R
PLEASE READ THE CONDITIONS AND EXCLUSIONS OVERLEAF AND SIGN THE DECLARATION AT THE FOOT OF THAT PAGE.					