



ZURICH®

Marine Cargo Insurance

New Zealand Proposal Form

Completing the Proposal form

1. This application must be completed in full including all required attachments.
2. If more space is needed to answer a question, please attach a separate sheet with details.
3. The terms proposer, whenever used in this proposal form shall mean the policyholder listed and all subsidiary companies of the policyholder for which coverage is proposed under this proposal.
4. The terms policyholder and subsidiaries have the same meaning in this proposal form as in the policy.

Duty of Disclosure

Before you enter into a contract of general insurance with us, you have a duty at common law to disclose to us every matter you know, or could reasonably be expected to know that a prudent insurer would want to take into account in deciding whether to insure you and, if so, on what terms. This applies to all persons to be covered under this contract of insurance.

You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however, does not require disclosure of a matter:

- that diminishes the risk to be insured;
- that is of common knowledge;
- that we know or in the ordinary course of our business we ought to know;
- that we state to you that we do not want to know.

Non-disclosure or misrepresentation

If you make a material misrepresentation to us, or if you do not comply with your duty of disclosure, we may treat your policy as if it never existed.

False statement and Fraudulent acts

Your policy is based on the information supplied to us by you or on your behalf. All statements made by you or on your behalf on the proposal and/or questionnaire, in support of this policy, on any claim form or in support of any claim must be true and correct. If you take any action or make any statement in connection with this policy or any claim made under it, which is fraudulent in any way or which is supported by untrue or incorrect information, we are entitled to avoid this policy and all benefits under it will be forfeited.

Privacy Act 1993

Zurich respects your privacy. The following is brought to your attention. However this does not apply to companies.

- (a) This Proposal collects personal information about you;
- (b) The information is collected by Zurich to evaluate the insurance being sought;
- (c) The intended recipient of the information is Zurich;
- (d) The information is being collected and held by Zurich;
- (e) The collection of this information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory;
- (f) The failure to provide this information may result in your application for insurance being declined, or your insurance being void from the beginning;
- (g) You have rights to access, and correct this information subject to the provisions of the Privacy Act 1993.

Data sharing consent

In order to provide a seamless insurance service globally, Zurich may transfer any data Zurich has received from and any data it holds on the policyholder to other units of Zurich Insurance Group Ltd, such as branches, subsidiaries, or affiliates within Zurich Insurance Group Ltd, cooperative partners of Zurich Insurance Group Ltd, coinsurance and reinsurance companies located in the country of the policyholder or abroad.

Zurich as well as such recipients may use, process and store the data, in particular for the purpose of risk evaluation, policy execution, premium setting, premium collection, claims assessment, claims processing, claims payment, statistical evaluation or to otherwise ensure Zurich's global insurance service delivery.

If a broker or agent is acting on behalf of the policyholder, Zurich is authorised to use, process and store data of the policyholder received from such broker or agent, and to forward to such broker or agent data of the policyholder relating to the execution of the policy and the collection of premiums and payment of claims.

Zurich may procure data from government offices and third parties relating to the policyholder to assess a claim in the event of loss or damage.

Information about this insurance

The policy

Marine Cargo insurance applies to imports and exports by sea and air. Inland can also be covered but only in addition to imports or exports. If insurance is only required for inland transits, a Goods in Transit proposal form should be completed.

You may choose to take out an annual policy or open cover depending on how you wish to pay your premiums.

Annual policy

An Annual Marine Cargo policy is a convenient insurance of all shipments where the risk attaches during the policy period. Premium is payable by deposit based on estimated value of annual shipments and adjustable on the actual declared value of shipments.

Open cover

A Marine Open Cover provides insurance protection for imports and exports with premiums charged as declarations of shipments are made. An open cover is always in force until cancelled.

Important

The information contained in this proposal is an outline of the cover provided. Full details of the cover with all limitations, exclusions and conditions are contained in the policy. The terms and conditions offered to you may vary from the information on cover given in this proposal form.

The cover

The internationally accepted Institute Cargo Clauses are used for Marine Cargo insurance. These clauses provide different levels of cover and specific conditions for some commodities. They allow cover to be tailored to a client's specific requirements.

Please note that in certain circumstances All Risks cover may not be available – please refer to our quotation for details of the cover we can provide.

Additional benefits for all transits

- debris removal up to \$50,000
- no disposal of branded goods without your consent

- automatic inclusion of acquired companies
- cover at packer's premises up to 30 days
- general average and salvage payable in full
- exhibition and demonstration risks up to \$200,000
- delayed unpacking: up to 90 days for discovery of transit damage.

Additional benefits for imports

- airfreight replacement up to \$50,000
- FOB pre-shipment clause.

Additional benefits for exports

- sellers interest: for FOB and CFR exports subject to declaration and a premium being charged (**also available for a Marine Open Cover**).

Limit of liability

To recover the full amount of any loss it is essential that you select a limit of liability adequate for the maximum amount of goods at risk on any one conveyance or at any one location in the ordinary course of transit.

Certificates of insurance

Export shipments usually require a certificate of insurance to be issued, often as a letter of credit requirement and for assignment to the buyer, to allow a claim to be settled overseas. We will either issue the certificates for you or provide you with a self issue facility. All certificates must be issued in accordance with the policy or open cover limits and conditions.

Settling claims

Our experienced claims staff will promptly handle any recoverable claim subject to the terms of the policy or open cover. We have an extensive network of survey and settling agents to service claims arising overseas.

1 Proposer

Name

Address

Postcode

2 Cover required

Please indicate if you require

Annual cover* From 4pm / / To 4pm / /

Open cover From 4pm / /

*Annual cover to expire 12 months from the above date unless otherwise specified

3 Cover

Please advise if you require all risks cover as provided by Institute clauses and goods in transit clauses

Yes No

If 'No', please provide details of the level of cover required

Do you have any specific cover requirements?

Yes No If 'Yes', please provide details

Excess required? (in addition to any compulsory excess we may apply)

Yes No If 'Yes', please provide details

\$

4 Subject matter to be insured

Please provide full details of subject matter to be insured (please complete an additional questionnaire for transits of livestock)

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Will any of the subject matter described be shipped in bulk? Yes No If Yes, please provide details

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For subject matter not shipped in bulk indicate if they will be packed in

- cartons crates bags drums bundles
 Other, please provide details

Please indicate if subject matter is

- new second hand fresh chilled frozen

Please advise if subject matter will be in fully enclosed shipping containers Yes No If 'No', please provide details of shipping

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Please indicate if subject matter is

- over-height/over-width unable to fit into fully enclosed containers
- of a type which require special lifting apparatus for loading and unloading
- required to be kept within a specific temperature range
- of a type which require replenishment of refrigerant
- fragile
- susceptible to rust, oxidisation or discolouration
- subject to on-deck bills of lading

Please provide details of special instructions given to packers, carriers, shipping and forwarding agents for the safe carriage of any goods marked

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5 Voyage

Please provide details of countries you will import subject matter from and the percentage of your total imports for each country

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Please provide details of all countries you will export subject matter to and the percentage of your total exports for each country

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Do you require goods in transit cover within Australia/New Zealand? Yes No

Do you require cover for voyages not beginning or ending in Australia or New Zealand? Yes No If 'Yes', please provide details

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6 Conveyance

Please indicate

Imports Sea % Air % Parcel post %

Exports Sea % Air % Parcel post %

Transit within Australia/New Zealand Road (carriers) % Road (own vehicles) % Rail %

Air % Sea % Parcel post %

7 Valuation

Please advise how your goods are valued

Imports CIF + 10% Yes No If 'No', please provide details

Exports CIF + 10% Yes No If 'No', please provide details

Inland transit invoice value Yes No If 'No', please provide details

Maximum value of goods	Imports	Exports	Inland transit
Any one conveyance	\$	\$	\$
Any one location	\$	\$	\$

8 Method of declaration

Please indicate if declaration is for

Annual Policy Value of insured goods Sales turnover

Annual amount shipped Current year Imports \$ Exports \$ Local \$

Previous year Imports \$ Exports \$ Local \$

Open Cover Monthly Each shipment

9 Claims experience

Are there any claims or actions pending or outstanding against you? Yes No If 'Yes', please provide details

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Please provide claims details covering year-to-date and the last three years

Description	Year	Year	Year
Value of claims paid	\$	\$	\$
Value of claims outstanding	\$	\$	\$
Number of claims			

Please provide details of all claims over the past three years

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Please provide details of any risk management you have undertaken to reduce claims

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10 Prior insurance

Please advise the name(s) of your current or prior insurer and due date for renewal

/ /

Has any insurer ever declined insurance or imposed special conditions? Yes No If 'Yes', please provide details

Has any insurer ever cancelled or refused to renew your insurance? Yes No If 'Yes', please provide details

11 Declaration

I/We authorise Zurich Australian Insurance Limited to collect or disclose any personal information relating to this insurance to/from any other insurers or insurance reference service.

I/We declare that I/we have read and understood the duty of disclosure, non disclosure and policy conditions contained herein and confirm that no information has been withheld which could affect the acceptance of this application.

Name of proposer (print)

Signature of proposer

Date / /

No insurance cover is provided until the above proposal is accepted and details of cover are confirmed in writing by Zurich Australian Insurance Limited.

Office use only

Intermediary

Premium

\$

Agent No.

Special Conditions