

Agency _____

Policy No. _____

PROPOSAL FOR INSURANCE ON GOODS IN TRANSIT

PRESTIGE ASSURANCE PLC

(hereinafter called the "Insurers")
 19, LIGALI AYORINDE STREET, VICTORIA ISLAND, LAGOS
 (+234) 7098820692, 7098820693, 7098820767

Period of Insurance From _____ To _____

1. Name of Proposer (**in full**) _____
 Address (**in full**) _____
 Trade of Business _____ Established _____ Years
 Office Telephone No _____ Mobile No _____

PLEASE USE BLOCK CAPITALS

2. State whether cover is required under Scheme 1, 2 or 3 (**see overleaf**) _____
 3. Please detail the nature of the goods to be Insured. _____
 4. If cover is required on SPECIFIED VEHICLES (Scheme 1), please complete the following Schedule:

Make and description of vehicle	Regd. Letter and No.	Motive Power	Carrying Capacity Of Vehicle	Year of Make	No. of Trailers	Carrying Capacity of each Trailer	Sums Insured on Goods	
							Vehicle	Trailer(s)

5. Have you any vehicles other than those mentioned in the above Schedule? _____

6. If a Declaration Policy is required (Scheme 2) please state:-
 (a) the estimated aggregate value of goods which will be sent during the next 12 months (a)
 (i) by rail at owner's risk (i)
 (ii) by rail at carrier's risk (ii)
 (iii) by road in vehicles owned by contractors ... (iii)
 (iv) by road in proposer's own vehicles (iv)
 (b) the maximum value of any one consignment (b)
 (c) the Conditions of Carriage applicable to goods sent by contractor's vehicles (briefly) (c)

7. If cover is required for a Single Transit (Scheme 3) please give details of journey _____

8. If your own vehicles are used, please state:-
 (a) Towns and localities where vehicles will be used ... (a)
 (b) If the vehicles are not fitted with closed bodies, what precautions are taken to protect the load? (b)
 (c) If all vehicles are fitted with immobilisers, alarms or other security devices? If not, are any vehicles so fitted? ... (c)
 (d) Does the driver or an attendant remain with a loaded vehicle at all times when it is not within securely locked building? If not, what steps are taken to protect the load? (d)
 (e) Have any of your drivers ever had their licenses suspended or endorsed? (e)
 (f) Do the vehicles carry fire extinguishers? If so, please state make (f)

9. (a) Have a proposal for Goods in Transit Insurance ever been submitted by you to any Insured? (a)
 (b) If so, please state to whom and with what result ... (b)
 (c) Has renewal ever been declined, or not invited? ... (c)
 (d) Has an increased rate been required? (d)

10. Please state complete record of Loss of Damage to Goods in Transit during the past 3 years:-

Year	Number of vehicles used or aggregate value of goods sent	Total No. of Claims	Cost of Settled Claims						Outstanding Claims															
			Fire		Accidental Damage		Theft		Fire		Accidental Damage		Theft											
			No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount										

Please read the following declaration very carefully and read the questions and answers, especially if not completed in your own hand, before signing the form.
 I/We declare that the above answers are true to the best of my/our knowledge and belief and that I/We have disclosed all particulars affecting the assessment of the risk. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the Insurers.

Date _____ Proposer's Signature _____

The liability of the Insurers does not commence until the acceptance of the Proposal has been intimated by the Insurers, or official cover note issued.

GOODS IN TRANSIT INSURANCE

The Insurers issue Policies which provide cover in respect of loss of or damage to property caused by:-

FIRE, THEFT OR ACCIDENTAL MEANS

Whilst in transit by road or rail and whilst temporarily housed in the ordinary course of transit.

The following alternative schemes are available:-

Scheme 1. - A policy covering property carried by specified vehicles; a stated sum insured being agreed as the maximum value of the load carried on each vehicle.

Scheme 2. - A declaration policy, the sum insured representing an estimate of the aggregate value of consignments to be dispatched during a chosen period (usually 12 months). The sum insured is reduced by the value of each consignment until it becomes exhausted.

Scheme 3. - A policy covering a single transit.

Terms, which vary according to the individual circumstances of the risk, will be quoted on receipt of a completed proposal form. Full details of the policy will be supplied upon request.

EXCLUSIONS

This insurance does not cover:

- (1) Loss or destruction of or damage to livestock, explosives, goods of a dangerous nature, tobacco, cigarettes, cigars, wines, spirits, radios, televisions, tape recorders, furs, watches, clocks, jewellery, gold and silver articles, precious metals and stones, bullion, cash bank notes, stamps, deeds, bonds, securities, bills of exchange, documents, manuscripts or plans.
- (2) Destruction of or damage to china, glass earthenware, pictures, scientific instruments, statuary marble or plaster work, unless caused by fire, theft or an accident to the conveyance or an object falling on to the conveyance.
- (3) Loss of any liquid, gas or goods from containers by leakage or spilling unless caused by fire or by an accident to the conveyance or by an object falling on to the conveyance.
- (4) Loss, destruction or damage caused by weather, atmospheric conditions, wear and tear, vermin, defective packing, hooks, delay, loss of market, depreciation, deterioration or consequential loss of any kind.
- (5) Loss destruction or damage whilst the property is temporarily housed for the purpose of storage, making up, packing or processing.
- (6) Loss, destruction or damage occasioned by or happening through volcanic eruption, subterranean fire, earthquake or other convulsion of nature, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot, strike, civil commotion.
- (7) Loss, destruction or damage occasioned by or happening through confiscation nationalization, requisition or wilful destruction by any government, public, municipal, local or customs authority.
- (8) Theft or pilferage in which any employee of the Insured is concerned as principal or accessory.
- (9) Loss, destruction or damage directly or indirectly caused by or contributed to by or arising from nuclear weapons material, ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel nor any consequential loss.