



Household Goods & Personal Effects Proposal Form

Goods Professionally Packed - Subject to the completion of a valued inventory

Proposers Name:.....

Proposers Address:.....

Proposers Date of Birth:..... Proposers Nationality:.....

Shipping/Freight Agent:..... Professional Packer:.....

Address Goods Collected From:.....

Delivery Option* (see note iv): Port Only or Final Address

Final Address (if selected):.....

Method of Shipment: Airfreight

Road/Seafreight Full Load (FTL/FCL) or Part Load (LTL/LCL)

Date of Collection or Date Goods Delivered to Carrier:.....

Estimated Date of Shipment/Sailing:..... Vessel Name:.....

Total Value to be Insured* £..... (see notes i-iii) as detailed on the attached valued inventory

*Please note:

- i) The full replacement value of the goods at destination must be insured.
- ii) Any individual item valued over £100 must be declared separately on the inventory attached and its specific value stated (for example Table £200, Sofa £350). Items not declared will be deemed to have a value no greater than £100.
- iii) If you wish to include the cost of shipping note this on the proposal form and include within the total value.
- iv) Delivery Option:
 - Port Only: Cover ceases either upon the signed collection of the cleared goods from the port of arrival or upon the expiry of 21 days after discharge from the ocean vessel whichever shall first occur.
 - Final Address: Cover ceases on completion of unloading from the carrying conveyance at the specified final address or on the expiry of 60 days after discharge from the ocean vessel (30 days from an aircraft) **whichever shall first occur**.

DECLARATION: To the best of my knowledge and belief the information provided in connection with this proposal, whether in my own hand or not, is true.

The information you have provided in this form contains statements upon which Underwriters will rely when deciding whether to accept this insurance and the terms on which it may be offered, including the amount of premium payable.

If you are in any doubt at all regarding any of the answers you have given, you should ask your broker.

You are required to provide a fair presentation of the risk to Underwriters.

If you breach your duty to provide a fair presentation and such breach was deliberate or reckless, Underwriters may regard the policy as void and are not required to return any paid premium back to you. If the breach was not deliberate or reckless, Underwriters remedy shall depend upon what Underwriters would have done if you had complied with the duty of fair presentation:-

- 1) Underwriters may regard the policy as void if they would not have entered into the policy on any terms in the absence of the breach. In this case, the Underwriters must return the premium paid.
- 2) If the Underwriters would have entered into the policy, but on different terms (other than terms relating to premium) the policy is to be treated as if those different terms applied from the outset, if the Underwriter so requires.
- 3) If the Underwriters would have entered into the policy but would have charged a higher premium the Underwriters may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims).

Data Protection Act 1998 – Proposer’s Consent Clause By signing this Proposal Form I/We hereby consent to any information you may have about me/us being processed by you for the purpose of providing insurance and claims handling which may necessitate you providing such information to third parties.

Signature of Proposer.....Dated.....

Please return the completed form to: J.P Shipping Services Ltd, Main ABP Building (South Entrance), Alexander Dock, Newport, South Wales, NP20 2NP

Conditions of Insurance – (A) Professionally Packed Effects

This Insurance covers **all risks of physical loss and damage and is subject to Institute Cargo Clauses (A) or (AIR)** and the Institute War and Strikes Clauses dependent on method of conveyance. Clauses 1-12 below are deemed to supersede the provisions of the Institute Clauses where applicable.

1 Average Clause

The Policy is subject to the condition of average. That is to say if the property covered by this insurance shall at the time of loss be greater value than the sum insured hereby the Assured shall only be entitled to recover such proportion of the loss as the sum insured by the Policy bears to the total value of the said property (pro rata calculation applied).

2 Pairs and Sets Clause

Where the insured item consists of an article in a pair or set the Policy will not pay more than the value of any particular part or parts which may be lost without reference to any special value which such article or articles may have as part of such pair or set, nor more than a proportionate part of such a pair or set.

3 Depreciation/Consequential Loss

Insurers liability is restricted to the reasonable cost of repair and no claim is to attach for depreciation resulting therefrom or losses due to consequential loss or expense.

4 Mechanical and Electrical Derangement

Excluding loss of or damage due to mechanical, electrical or electronic derangement unless there is evidence of external damage to the insured item or its packing.

5 Moth Vermin Wear Tear and Gradual Deterioration

Excluding loss or damage due to moth, vermin, wear, tear and gradual deterioration.

6 Replacement Clause

In the event of loss or damage to any part or parts of an insured machine caused by a risk covered by the Policy the sum recoverable shall not exceed the cost of replacement or repair of such part or parts plus charges for forwarding and refitting if incurred, but excluding duty unless the full duty is included in the amount insured, in which case loss, if any, sustained by payment of additional duty shall also be recoverable.

In no case shall the liability to the Insurers exceed the insured value of the complete machine.

7 Climatic Conditions Clause

Excluding loss or damage by climatic or atmospheric conditions or extremes of temperature.

8 Owner Packed Effects

Excluding breakage, scratching, denting, chipping, staining and tearing of owner packed effects, including trunks suitcases and the like. Also excluding claims for missing items unless a valued list of contents is supplied by owner prior to commencement of transit.

9 Excluded Goods

Excluding loss of or damage to cash, notes, stamps, deeds, tickets, travellers cheques, furs, jewellery, shares, bonds, negotiable instruments, watches, trinkets or similar valuable articles, unaccompanied baggage and **perishable** foodstuffs of any description. Also Excluding glass, china, marble and earthenware in excess of 20% of total Insured Value.

10 Accompanied Personal Effects

Excluding loss from unattended vehicle.

11 This insurance excludes the first £150 agreed of any claim

12 Subject to the completion of a valued inventory.

The following clauses also apply:

In respect of goods moving by sea, road and rail:

Institute Cargo Clauses (A) 01/01/2009 CL382
 Institute Strikes Clauses (Cargo) 01/01/2009 CL386
 Institute War Clauses (Cargo) 01/01/2009 CL385
 Institute Classification Clause 01/01/01 CL.354
 Cargo ISM Endorsement (JC98/019)
 Cargo ISM Forwarding Charges Clause (JC98/023)

In respect of goods moving by air:

Institute Cargo Clauses (Air) 01/01/2009 CL.387
 Institute Strikes Clauses (Air Cargo) 01/01/2009 CL389
 Institute War Clauses (Air Cargo) 01/01/2009 CL388

In respect of all Goods Insured:

Institute English Jurisdiction Clause 01/11/91 CL358
 Institute Radioactive Contamination, Chemical, Biological, Bio-chemical, Electromagnetic Weapons Exclusion Clause 10/11/03 CL 370
 Institute Cyber Attack Exclusion Clause 10/11/03 CL.380
 Contracts (Rights of Third Parties) Act 1999 Exclusion Clause (Cargo)
 Sanction Limitation and Exclusions Clause
 Termination of Transit Clause (Terrorism) (JC2009/056)
 UK Export Control Order 2008 - Revocation of Licences

Summary of cover under Institute Cargo Clauses (A) and (Air) 01.01.09

Risks Covered (Superseded by Conditions of Insurance – (A) Professionally Packed Effects)

Risks Covered

This insurance covers all risks of physical loss or damage to the goods insured but is subject to certain exclusions of which the main ones are listed below. It does not cover, for example consequential loss or liability for damage to other cargo but does include General Average and Salvage Charges

Main Exclusions:

- wilful misconduct of the insured
- natural loss in weight or volume and wear and tear and ordinary leakage
- insufficient packing or stowage where the assured stow the goods
- inherent vice
- delay - insurers will not pay for physical loss or damage to the goods arising as a result of delay; nor will they pay for any other consequences of the goods being delayed in transit
- insolvency of owners or operators of the vessel
- atomic or nuclear weapons
- unseaworthiness or unfitness of the container or carrying conveyance where the insured are aware of this.

Risks relating to War (including loss or damage caused by mines, etc left over from previous hostilities) and damage caused by Strikers, Terrorists and in Riots are also excluded unless the insurance specifically incorporates the Institute War and Strikes Clauses. In any case it should be noted that cover is restricted to physical loss or damage caused by strikers etc. and not the consequences of goods being held up by a strike.

Duration of Cover

Goods are insured from the time that they are picked up for immediate loading to the carrying conveyance at the collection address or if delivered to the forwarders warehouse or containerbase from the time that they are handed to the forwarder in the container/package (e.g. shipping barrel, carton, case) being used for transit (this would not include cover for the owner packing items into the shipping container/package).

Delivery Option:

- Port Only: Cover ceases either upon the signed collection of the cleared goods from the port of arrival or upon the expiry of 21 days after discharge from the ocean vessel whichever shall first occur.
- Final Address: Cover ceases on completion of unloading from the carrying conveyance at the specified final address or on the expiry of 60 days after discharge from the ocean vessel (30 days from an aircraft) **whichever shall first occur.**

Only storage in the ordinary course of transit is covered (e.g. whilst in a customs shed pending clearance or during normal container loading and unloading) and no storage cover is provided prior to or after transit unless otherwise agreed by insurers

This is a short summary of cover and the main exclusions and is intended as a guide only. For full details of all terms and conditions refer to the policy wording.

Valued Inventory – (A)

No.	Category	Items valued over £100 must be detailed below showing individual value of each item	Total Value incl. items over £100
1	Antique Furniture: Pictures:		
2	China: Glassware: Earthenware: Mirrors: Ornaments: Clocks: Marble goods:		
3	Computers: Hi-fi stereo equip: Television sets: Records/CDs: Cameras: Projectors: Photographic and ancillary equip:		
4	Gas and electrical household appliances:		
5	Lounge and dining room furniture:		
6	Bedroom furniture and mattresses:		

Total value of categories 1 – 6 £.....

No.	Category	Items valued over £100 must be detailed below showing individual value of each item	Total Value incl. items over £100
7	Kitchen, bathroom and hall furniture:		
8	Kitchen utensils (not glass, earthenware or electrical items)		
9	Curtains: Cushions: Table linens and towels: Bed linen:		
10	Carpets and rugs:		
11	Clothing:		
12	Toys: Games: Books:		
13	Garden and other tools: Garden furniture: Bicycles: Sports equipment:		
14	Other items: Such as musical instruments etc.		
15	Freight:	Freight/Shipping Costs if to be included in the Insured Value	

Total value of categories 7– 15 £.....

Plus total value of categories 1 – 6 £.....

Total value to be insured £.....

IMPORTANT: Replacement values overseas are often far greater than in U.K. and claims will only be recoverable in full if replacement values at DESTINATION are insured in respect of the whole consignment.