



## CARGO INSURANCE OPTIONS

Unless otherwise agreed in writing **Siyanoqoba Worldwide Express (Pty) Limited t/as SWE** (the "Company/SWE") carries all goods at Owner's risk and subject to the Company's Standard Trading Conditions – a copy of which is available on request from the Company (or is included in this Contract).

**SWE** is able to arrange cargo insurance on behalf of its customer to cover the goods being moved against loss and /or damage and subject to this insurance document being fully completed and returned to SWE prior to the movement of the goods and a premium being agreed to and paid by the customer.

**Please note that this cargo insurance will be arranged through Marsh Marine (Pty) Ltd, a member of the Marsh & McLennan Companies, an authorised financial services provider (FSP 481). Siyanqoba Worldwide Express (Pty) Limited t/as SWE is a mandated Juristic Representative under the Marsh Marine FSP License. Unless otherwise advised, the insurance will be underwritten by Guardrisk Insurance Company Limited in terms of Policy Number GR24/00251/270/01. Due to the nature of the insurance required and with the exception of Option 2 below, an analysis of your particular marine insurance needs will not be performed. For Option 2, you are urged to contact your SWE Representative or Marsh Marine on 0861 333 312 in order for a risk analysis to be performed and/or for the terms, conditions & exceptions of the insurance cover to be provided / explained to you. Any complaints with respect to this insurance arrangement should be addressed to The Complaints Officer, [jaco.hitge@marsh.com](mailto:jaco.hitge@marsh.com). Marsh Marine earns up to 20% commission on the insurance transaction. Any potential conflicts of interest are addressed in the Marsh Marine Conflict of Interest Management Policy which which is available on request by sending an email to [jaco.hitge@marsh.com](mailto:jaco.hitge@marsh.com).**

Please indicate your choice of **one** of the options in the relevant tick box below:

**Option 1 (Full Value Insurance)**

Full value insurance can be arranged on an "All Risks" basis (subject to the Institute Cargo Clauses (A)  
Premium is payable at a rate of **2%** on the Value of the goods, subject to a minimum premium of R75.00.  
Claims Excess:  
General - **5%** of claim, minimum **R1,000**  
Alcohol – **10%** of claim minimum **R2,000**  
Hi-Jacking, theft and armed robbery – **7.5%** of claim, minimum **R10,000**

**(Premium calculation: Total sum insured x premium rate = premium payable)**

Type of goods: \_\_\_\_\_ Packing: \_\_\_\_\_

**Option 2 (Risk Analysis/Profile required for Special Agreement – Please contact SWE or Marsh Marine)**

**Option 3 (No insurance required – Standard Trading conditions accepted)**

**GENERAL TERMS AND CONDITIONS** - Both Options 1 and 2 above are subject to the following conditions (Unless otherwise agreed/advised on Option 2):

**POLICY LIMITS:**

Cellphones and Electronic Goods:

**R100,000** any one client any one conveyance.

**R200,000** any one client any one location in the course of transit

All Other Goods:

**R5,000,000** any one client any one vessel, aircraft or conveyance.

**R10,000,000** any one client any one location in the course of transit

- Cover is provided in terms of the **SWE** transit insurance policy number Policy No.GR24/00251/270/01. See attached terms and conditions.
- The following goods are excluded from the above: jewellery, watches, precious stones, furs, bank and/or treasury notes, bullion, money, securities, stamps, patterns, manuscripts, plans, designs, explosives and all livestock, collectors' items e.g. art, artwork, sculpture, artefacts, 'one of a kind' furniture (including vintage furniture and antiques, fabric and metal lamps and décor) and items of a similar nature, vehicles, standalone stock, temperature controlled pharmaceuticals, fishmeal, catch, specie, cigarettes, military supplies coal, arms and ammunition and Russian oil
- In respect of **Household Goods and Personal Effects, copper plate, ingots, ore or any other raw unprocessed copper material please refer to Marsh Marine direct.**
- Payment of Premiums:** Insurers shall only be liable to settle a claim recoverable under the terms of this insurance provided that **SWE** confirms that insurance premiums have been received. In the event that **SWE** advises that premiums are outstanding, Insurers will settle a valid claim once premiums have been paid.
- Claims arising under the policy must be notified to **SWE** within 90 days of delivery or of the date on which delivery was due to have taken place.

I/We, the undersigned, hereby acknowledge that the Terms and Conditions attached hereto, have been read, understood and accepted and that upon receipt of this fully completed Insurance Document by SWE, cover is deemed to be in place per above for my consignments where I/we have selected insurance per the individual waybills.

Name: .....

Signature: .....

Designation: .....

Date: .....

Company Stamp OR Company Name & Account No.....