



**FREIGHT SERVICES INSURANCE
PROPOSAL**

Please email or post to

Globe Underwriting Ltd
Marine Transport and Logistics Division
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PART A

ABOUT YOUR COMPANY AND YOUR BROKER

1) Intermediary Details

a. Intermediary name

b. Address

c. Contact name

d. Telephone

e. Email

2) Applicant Details

a. Company name

b. Year of foundation

c. Principal/partners' full name(s) or registration number if limited company

d. Address

e. Telephone

f. Email

g. Website

h. Trading name (if different)

i. Name of any associated or subsidiary companies to be included (information provided must include these companies' activities)

j. Trade association membership details

k. Number of Staff

PART B**ABOUT YOUR BUSINESS****1) Business Details****a. Financial Turnover/Gross Freight Receipts**

i. Actual turnover for last five financial years (per annum)	
ii. Estimated turnover for proposed policy period (per annum)	

Please advise approximate percentage of turnover for the following categories:

b. Business Activities

i. Freight forwarder – air	
ii. Freight Forwarder – sea	
iii. NVOCC (issuing Bill of lading)	
iv. Road Haulier, domestic	
v. Road Haulier, international	
vi. Warehouse Keeper	
vii. Other (please specify)	
	100%

c. Cargo Categories

i. Breakbulk	
ii. Containerised	
iii. Palletised	
iv. Bulk	
v. Flexitank	
vi. Other (please specify)	
	100%

d. Cargo Type

i. Refrigerated and/or temperature controlled cargo	
ii. Project cargo	
iii. Electronics, DVDs, etc.	
iv. Cigarettes and Tobacco products	
v. Wines and Spirits	
vi. Tank container cargo	
vii. Hazardous cargo (ADR Cargoes)	
viii. Pharmaceuticals or Medical Equipment	
ix. Personal and Household effects	
x. Other (non-high value cargo)	
	100%

e. High Value cargo

Of the high value cargo identified in d) above please provide an approximate percentage split between the following:

i. Wines, spirits and other alcoholic beverages	
ii. Cigarettes and tobacco based products	
iii. Furs and leather, and clothes made from fur and leather	
iv. Televisions, plasma and other electronic screens; CD players, DVD players and other	
v. Computers, laptops, games consoles, MP3 players, Ipods and similar electronic items	
vi. Cellular or mobile phones of any description	
vii. CD's, DVD's, Blue Ray discs, video tapes, electronic computer games, computer micro-	
viii. Clocks and watches or parts of either.	
ix. Other (any cargoes valued above USD250,000)	
	100%

2) Geographical Scope

Please advise approximate percentage of business to or within the following areas:

i. UK	
ii. Western Europe (excluding UK)	
iii. Eastern Europe	
iv. Baltic States and Former Soviet Union	
v. Africa (please provide a breakdown by country)	
vi. Middle East (please provide a breakdown by country)	
vii. Far East	
viii. Indian sub-continent	
ix. Australasia	
x. United States of America	
xi. Canada	
xii. Central America	
xiii. South America	
	100%

3) Trading Conditions

a. Please confirm which conditions you operate under:

i. National forwarding association conditions (please specify)	
ii. National haulage association conditions (please specify)	
iii. Own standard terms and conditions (please provide a copy)	
iv. Bill of lading (please provide a copy)	
v. Airway bill (please provide a copy)	
vi. CMR	
vii. CMI	
viii. Other (please specify)	

b. Please provide details of any contracts entered into where your limit of liability has been increased:

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c. Please provide a copy of any non standard or bespoke contracts:

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d. If issuing bills of landing please indicate the percentage on a port to port basis and door to door basis

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e. If issuing airway bills please indicate the percentage on an airport to airport basis and door to door basis.

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4) For Road Haulage Operators Only	
a. If you use subcontractors:	
i. Do you require that they contract on the same conditions?	Y / N
ii. Do you obtain confirmation in writing that they have adequate valid liability insurance in force?	Y / N
iii. Approximately what percentage your total road haulage turnover is generated by subcontracted business?	%
iv. Number of trucks owned	
v. Number of trucks leased	
b. Do you obtain written references for all drivers?	Y / N
c. If you use agency drivers:	
i. Do you ensure the agency has taken up written references?	Y / N
ii. Approximately what percentage of business is carried out using agency drivers?	%
d. What percentage of business, if any is to/from:	
i. Italy	%
ii. Russia	%
iii. Romania	%

5) Policy Extensions	
Please indicate if required	
a. Errors and Omissions	Y / N
b. Third Party Liability	Y / N
c. Warehouse Keepers*	Y / N

* If yes, please complete additional Warehouse keepers questionnaire

PART C

ABOUT YOUR INSURANCE

1) Period, Limit, Deductible

a. When do you wish cover to commence?	
b. What are your current and/or preferred limits and deductibles?	
c. What were your deductibles for the last five years?	

2) Claims Experience

a. Please provide details, in the following format, for any paid or outstanding claims in the last five years. Claims should be net of deductible. Please include any survey/legal/expert fees:

Year	Insurer	Policy no.	Amount Paid	No. of Claims paid	Amount Reserved	No. of Claims Reserved

b. Please provide details, of any claims in the last five years in excess of USD50,000:

DECLARATION

Insurance Act 2015 imposes on the Insured a **'duty of fair presentation of risk'**.

Fair Presentation of Risk means that the Insured:

- (a) Must make a reasonable search for relevant information and documentation, which includes the make of enquiries by the Insured, which might influence the Insurer in accepting the risk and if so on what terms, but excepting facts and documents which lessen risk or which are common knowledge or will be

known by Insurers in the ordinary course of business; **and**

- (b) In this connection, the Insured must declare to Insurers in a clear and concise manner the information and documentation that the Insured's senior management and/or the person(s) in charge of insurance at the Insured and/or the risk manager at the Insured and/or the Insured's broker(s) (i) knows and (ii) ought to know, in the ordinary course of business.

Examples (but without limitation) of things which may be relevant are special or unusual facts relating to risk, particular concerns which led the Insured to seek insurance, and anything which those concerned with this type of insurance and field of activity to be insured would generally understand to be relevant.

(c) If the insured suspects that there is relevant information or documentation which should be declared under the duty to make fair presentation to insurers, the Insured should take positive steps to make enquiry. Where he does not make such enquiry, the Insured shall be deemed to know.

(d) The Insured's statement as to its expectation of belief as to any relevant matter must be made honestly and in good faith.

Therefore, based on the above mentioned requirements, we hereby confirm that the answers given and information supplied are correct to the best of our knowledge and belief.

We further confirm we have fully disclosed any information which might influence the Insurer in deciding whether or not to accept the risk, the terms and conditions of cover, or what premium to charge. We acknowledge that failure to do so may render the insurance voidable from inception and enable the Insurer to repudiate cover.

We understand that if a contract of insurance is entered into, the answers given and information supplied, including this declaration, will form part of the contract.

Signed _____ Position _____

Name _____ Date _____