



**WAREHOUSE KEEPERS INSURANCE PROPOSAL**

*Please email, or post to*

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**PART A**

**ABOUT YOUR COMPANY AND YOUR BROKER**

**1) Intermediary Details**

a. Intermediary name

**2) Applicant Details**

a. Company name

**PART B**

**STORAGE LOCATIONS**

**1) Business Details**

a. List all storage locations owned or operated by you with full address including postcode/zipcode:

i. Indicate whether the warehouse premises are public, owned or leased.

ii. Advise size of the warehouse(s).

iii. Please advise annual warehouse receipts for the past five financial years.

iv. Please advise estimated annual warehouse receipts for the proposed policy period.

v. Advise whether there is sole occupancy and use of the premise(s) by yourselves or full details of other occupants / users.

vi. Advise whether any third parties have access to the premises.

vii. Advise what other activities, if any, are carried out the premises.

viii. Describe the materials that the building(s) are constructed from (walls and Roof).

ix. Advise the age of the building(s).

x. Advise what fire precautions are in place (including details of fire alarms, smoke detectors, sprinkler systems, fire and extinguishers.

xi. Advise what anti flood facilities are installed.

xii. Advise what security provisions are in place.

xiii. Advise if any cargo is stored outside, including cargo type.

xiv. Advise if cargo is left in vehicles / trailers overnight.

- xv. Do you provide consolidation / deconsolidation services, refrigerated storage or local deliveries / collections, if so please provide details of volumes involved and frequency of services.

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- xvi. Advise cargo types stored at the warehouse and of the following categories:

i. Dangerous Goods;	
ii. Tobacco products;	
iii. Wines and Spirits Televisions, plasma and other electronic screens;	
iv. CD players, DVD players and other electronic players;	
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-chips.	

- Xvi. Advise what Standard Trading Conditions and/or Special Contracts you use with your customers in respect of providing warehousing services.

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**PART C**

**ABOUT YOUR WAREHOUSE KEEPERS 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 relating to warehouse keepers operations 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 \_\_\_\_\_