

THE COVER: Goods-in-transit insurance, basically on all risk insurance, covering loss of, destruction of or damage to the property insured caused by fire, theft and accidental means not specifically excluded from the policy while in or on or being loaded on or unloaded from any road vehicles, train, or temporarily house in ordinary course on transit whether on or off the conveyances to which we have referred.

- EXCLUSIONS :**
- Loss or damage due to delay, loss of market, or any consequence loss;
 - Loss or damage to cash, bank notes, treasury notes, securities, stamps, documents, manuscripts, business books, plans designs, patterns models, mould, furs, jewellery, watches, precious metals or stones, explosives or other dangerous goods, or livestock. Each of these must be specifically insured;
 - loss due to willful conduct of the insured;
 - Loss or damage arising from wear and tear, depreciation, gradual deterioration, moths, insects, vermin, damp, mildew, rust or any defect in the goods insured;
 - Theft or pilferage in which an employee of the insured is a principal or accessory;
 - Loss, destruction or damage as a result of confiscation by the government or any lawful authority;
 - Loss due to inherent vice or nature of the goods/property in transit
 - Loss caused by insufficiency or unsuitability of packaging or preparation of the subject matter;
 - Loss caused by mechanical derangement of instruments or apparatus.
 - Loss caused by war and related perils;
 - Loss caused by strikers or locked out workmen;
 - Loss caused by terrorist or any person acting from a political move;
 - Ionizing radiation or contamination by radioactivity.

Full name of Proposer(s): _____ PIN No: _____

Postal Address: _____ Postal Code: _____ Town: _____

Telephone No. - Office: _____ Mobile Phone: _____ Fax No.: _____

Email Address: _____ Website: _____

Business or Profession: _____

Physical Address: Bldg: _____ Floor: _____ Street: _____

Period of Insurance: From _____ To _____

1. How long have you been in this business?	
2. State description of goods will be sent	
3. State localities to which goods will be sent	
4. State means by which goods will be sent:- a) Own Vehicles b) Road carriers c) Rail d) Post	a) b) c) d)
5. State full details of packaging for goods sent by a) Own Vehicles b) Road carriers c) Rail d) Post	a) b) c)

	d)
6. a) State value of goods dispatched last year by i) Own Vehicles ii) Rail b) Estimated approximate value of goods to be dispatched during the proposed year of insurance by i) Own Vehicles ii) Rail	ii) Road Carriers iii) Post ii) Road Carriers iii) Post/Courier
7. State maximum sum to be insured for a) any one load (own vehicle) c) any one consignment (rail) e) any one claim or series of claims arising out of one happening or event	b) any one load (road carriers) d) any one package (post)/Courier
8. a) Are you prepared to carry an excess for more than Kshs 200/=? b) If so, for how much?	a) b)
9. What other insurances have you with this company?	
10. Are you at present insured for the risk now proposed? If so, give the name of the insurer	
11. Have any insurers ever declined your proposal, cancelled your policy, refused or requested special terms to renew your insurance? If so, give details	

12. State particulars of all damage or losses during the last three years whether insured or not.

Year	Value of goods dispatched	Total of Losses sustained				Losses paid by insurers		Losses not yet paid	
		Theft		Other Causes		No	Kshs	No	Kshs
		No	Kshs	No.	Kshs				

13 Period of Insurance From _____ To _____

I hereby propose to effect an insurance of the above class and warrant the truth and correctness of all the above statements and declare that no material information has been withheld.

I agree that this proposal and declaration shall form the basis of the contract between me and the said company and I am willing to accept the policy and be bound by all terms, warranties exclusions and conditions thereof and to pay the premium thereunder when called upon to do so.

Signature of Proposer: _____ Date: _____

Liability does not begin until this proposal has been accepted by the Company and the premium paid, except as provided by any official cover note issued by the Company. A specimen policy is available on request.