

## Your duty of disclosure

You must tell us all information you know (or could reasonably be expected to know) which would influence the judgement of a prudent underwriter whether or not to accept your application, and if it is accepted, on what terms and at what cost.

### Examples of information you may need to disclose include:

- ▶ anything that increases the risk of an insurance claim;
- ▶ any criminal record;
- ▶ if another insurer has cancelled or refused to renew insurance, or has imposed special terms;
- ▶ any insurance claim you have made in the past.

### Examples of information you do not need to disclose include:

- ▶ anything that reduces the risk of an insurance claim;
- ▶ anything we say you do not need to tell us about;
- ▶ anything that is common knowledge;
- ▶ anything you have already told us, or that we should be expected to know in the ordinary course of our business.

These examples are a guide only. If you are not sure whether you need to disclose a particular piece of information, please ask.

WHEN IN DOUBT – DISCLOSE. ALL INFORMATION WILL BE TREATED CONFIDENTIALLY.

## Details of applicant

Issuing Branch: \_\_\_\_\_ Policy Number: \_\_\_\_\_

Name of Insured: \_\_\_\_\_ Telephone: \_\_\_\_\_

Name of Contact: \_\_\_\_\_ Facsimile: \_\_\_\_\_

Postal Address: \_\_\_\_\_

Email: \_\_\_\_\_

## The cargo

1. Description of damaged cargo: \_\_\_\_\_

2. Number and type of packages: \_\_\_\_\_

3. Was the cargo containerised? Yes  No

If 'Yes', please tick the boxes which apply:

**Container type:** ISO Hard Top  Open Top  Flat Rack  Sea Freighter  Other

If 'Other', please give details: \_\_\_\_\_

**Container load:** Full Container Load (FCL)  Less than a Container Load (LCL)

If container refrigerated, tick type: Clip-on unit  Porthole type: \_\_\_\_\_

4. Was cargo shipped on deck? Yes  No

If 'Yes', was the Bill of Lading claused to show "on deck" stowage? Yes  No

## Transit details

1. From: \_\_\_\_\_ To: \_\_\_\_\_

2. Vessel / Airline: \_\_\_\_\_ Voy / Flt No. \_\_\_\_\_

3. Date cargo: (a) unloaded from vessel / aircraft: \_\_\_\_\_ (b) received at final store: \_\_\_\_\_

4. Name of: (a) shipping company / airline: \_\_\_\_\_ (b) road carrier: \_\_\_\_\_

**The loss**

1. Please describe the loss or damage and give your opinion as to cause: \_\_\_\_\_
2. When was it first discovered: \_\_\_\_\_ Estimated value of loss: \_\_\_\_\_
3. Date of Customs inspection: \_\_\_\_\_ At: \_\_\_\_\_
4. What action has been taken to reduce the damage and safeguard the cargo? \_\_\_\_\_  
\_\_\_\_\_
5. State the nature of the receipt issued to:
  - (a) shipping company / airline: \_\_\_\_\_
  - (b) road carrier: \_\_\_\_\_
  - (c) storage operator or other bailee: \_\_\_\_\_
6. Has the shipping company / airline / road carrier / store operator surveyed the damage? Yes  No   
If 'Yes', what was the date of survey? \_\_\_\_\_
7. Has a claim been lodged against the:
 

(a) shipping company / airline	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
(b) road carrier	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If 'Yes', date: _____
(c) store operator	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If 'Yes', date: _____

**Agreement**

I agree that:

- 1. MATERIAL FACTS**
  - (a) All information given to NZI (whether oral or written) is true and correct;
  - (b) All material facts have been disclosed. (See 'Your Duty of Disclosure');
- 2. TERMS OF POLICY**

The terms of NZI's policy are accepted;
- 3. USE OF INFORMATION**
  - (a) My personal information collected by NZI may be:
    - (i) used by NZI to advise me of its other services;
    - (ii) disclosed to other members of the insurance industry and Insurance Claims Register Ltd., and to parties who have a financial interest in the subject matter of the policy;
  - (b) My personal information held by other members of the insurance industry and insurance register may be disclosed to NZI.
- 4. AGENCY**

Anyone who assists me to complete this Application Form is acting as my agent only.

**Privacy Act Statement:**

- ▶ We gather information about you (including your claims history) to consider your application for insurance. If you refuse to provide it, we may decline your application or declare this policy unenforceable from the beginning.
- ▶ This information is held by us and you may access and seek correction of it. It may be passed on to other insurers you deal with, and interested parties.
- ▶ Your claims history is passed onto, and held by Insurance Claims Register Ltd. This enables other insurers you deal with to access it, and prevents fraudulent claims.

**SIGNED ON BEHALF OF ALL INSURED'S**

Signature \_\_\_\_\_ Date \_\_\_\_\_

Title / position \_\_\_\_\_



## Claims procedure and documentation

### PROCEDURE

1. Immediate notice must be given to NZI.
2. Ensure the vessel's, airline's and carrier's agents are given the opportunity to inspect damaged cargo at the place of discharge from the overseas conveyance (if applicable) and the final warehouse / place of delivery.
3. Ensure claused receipts are issued at all times when delivery is taken of damaged packages and cargo. In no circumstances, except under written protest, should clean receipts be given where goods are in a doubtful condition.
4. Lodge pro-forma claims on the vessel's / airline's / carrier's agents and all other parties who may be responsible immediately the damage becomes apparent.
5. Take all measures as are responsible to protect the damaged goods and to prevent further loss or damage.
6. Retain damaged packaging for the vessel's / airline's / carrier's / NZI's inspection.
7. When delivery is made by container to ensure that the Container and its seals are examined immediately by a responsible official. If the Container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.
8. If containerised cargo is water damaged, check the container for leaks (including faulty door seals) and call for independent verification prior to releasing the container.
9. Upon completion of claim's assessment, lodge a valued claim against all parties who may be responsible for the loss or damage.

### DOCUMENTATION

To enable claims to be dealt with promptly, the Assured or their Agents are required to submit without delay all available supporting documents, including where applicable:

1. Original Policy or Certificate of Insurance.
2. Shipping invoices together with shipping specifications and / or weight notes.
3. Bill of Lading, Air Waybill or other contract of carriage.
4. Survey Report or other documentary evidence to show the extent of loss or damage.
5. Endorsed delivery receipts given to carriers and / or tally notes.
6. Correspondence exchanged with the carriers and other parties regarding their liability for the loss or damage.



We are a member of the Insurance Council of NZ and adhere to the Fair Insurance Code. Further information on the Fair Insurance Code can be found at [www.icnz.org.nz](http://www.icnz.org.nz)