Open Cargo Insurance Referral Form for Excluded Territories &/or Goods/Cargo &/or Goods Carried &/or Territories requiring insurer approval

Open Cargo Insurance policy which allows us (The Policy Administrator) to arrange all risks Marine Cargo insurance on behalf of our UK Domiciled customers (The Policyholder). Prior to completing below please send the customer the Dual Insurance Declaration form to complete and return first.

If the below is authorised by underwriters the approved application MUST then be done online via the platform and within the insurance policy coverage. www.speciality-certs.munichre.com

The online insurance certificate is the agreement in place you have with the customer and the insurance, without it there is no cover in place, it must be completed prior to the cargo moving.

Referral Process

Please complete the following with as much information as you have and email this Referral Form to Yvonne McColl @ yvonne.mccoll@everywhen.co.uk

Information Required

Customer Name	
Is Customer Domiciled in the UK (Note – cover not available for Non UK domiciled customers)	**Yes/No**
If not the Cargo Owner, who is asking for the Quote and Cover on their behalf (this may trigger additional questions)	
Subject Matter/Goods to be Insured (Please refer to Referrable &/or Excluded Goods List below)	
Value (Note, values in excess of £250,000 trigger an automatic referral	
Country & Port Goods are leaving from	
Country & Port Goods are going to (Please refer to Excluded Territories List below)	

The Global Cargo Watch List (GCWL) rates countries or territories using a risk scale ranging from 0 to 10. This list can be located at: www.nmu.co.uk/products-and-services/cargo-insurance/war-and-strikes-risks/ Countries or territories with a very high, severe or extreme risk have a scale value of 3.2 and above and this insurance does not cover transits to, from or via and any transit or storage within these countries or territories.	
Means of Conveyance	
Date of Shipment (if known)	
Any Other Information	

Please note referrals can take up to 7 days to approve

Goods that require a Referral

Goods and Equipment that must firstly be referred for approval and a rating by Underwriters prior to shipment:

1. Wines, spirits, beers, cigars, cigarettes, tobacco, tobacco products, perfumes and similar high-duty items;

2. Household goods and personal effects; motor vehicles.

3. Goods in which the customer does not itself have, or has not had, ownership ('valuable interest')

4. Goods which exceed £250,000 in value

Excluded Goods and Equipment

Goods and Equipment for which we do not provide cover unless declared by the Assured and agreed by Underwriters prior to shipment:

1. returned or rejected goods equipment;
2. second-hand, used or otherwise note new goods or equipment;
3. unpacked and/or partially protected goods or equipment;
4. damaged goods or equipment when the damage occurred prior to the commencement of cover under this insurance;
5. antiques and works of art over GBP 10,000;
6. bank notes, coins, bonds, negotiable financial documents, treasury notes, securities, travellers cheques, unused postage stamps, revenue stamps including strip stamps, gift token, lottery tickets, game cards, vouchers, prepay vouchers, prepay cards, and tickets;
7. bulk cargo;
8. computer equipment and peripherals;
9. computer chips, memory modules, expansion cards, software licences;
10. containers;

11. documents, manuscripts, plans, designs, photographic, negatives or other recorded information;
12. furs, leathers, skins, hides;
13. fresh fish, fruit and vegetables;
14. games for game consoles;
15. living animals or plants;
16. mobile telephones, satellite telephones and smart telephones, pre-paid mobile phone vouchers, SIM cards;
17. non-ferrous metals, scrap metals;
18. patterns, moulds;
19. personal computers, laptop computers, handheld electronic products designed primarily for the storage, management, use or transmission of information by electronic means, for example computer tablet or slate devices, personal digital assistants and satellite navigation equipment;
20. pharmaceutical goods;
21. precious metals in any form including bullion, being gold, indium, iridium, osmium, palladium, platinum, rhenium, rhodium, ruthenium, silver and their alloys or items containing these;
22. precious stones being diamonds, emeralds, rubies and sapphires or items containing these;
23. timber, cement, bricks and other building materials;
24. weapons, military equipment, explosives and all goods and equipment detailed in any UK Statutory Instruments or Export Control Order;
25. subject-matter insured that is of a fragile, brittle or volatile nature;
26. subject-matter insured whilst being driven under its own power; other than:
    a) for the purposes of the immediate loading onto or off-loading from any vehicle, conveyance, container; or
    b) whilst being moved within the confines of any premises, port, airport or cargo handling area.
    For the avoidance of doubt this insurance does not cover any liabilities to third parties for which insurance or security is required under any road traffic legislation.

Excluded Countries or Territories

No Liability for loss or damage to property whilst in or passing through any of the following territories:

Afghanistan, Armenia, Azerbaijan, Belarus, Colombia, Eritrea, Guinea-Bissau, Haiti, Iraq, Iran, Kazakhstan, Kyrgyzstan, Lebanon (other than Tripoli & Beirut, Malawi, Republic of Moldova, North Korea, Russia, Tajikistan, Turkmenistan, Ukraine, Uzbekistan, Zambia

The following countries have legislation which may require insurance of imports from or exports to be arranged within that country:

Burundi, Cambodia, Congo, Ethiopia, Liberia, Nigeria, Rwanda, Sierra Leone, Somalia, Sudan, Syrian Arab Republic, Uganda, Yemen

Included Territories List - *Please note cover is only available for the following - port to port with no inland cover*

Tin Can Island Port, Nigeria
Apapa, Lagos, Nigeria
Port Harcourt, Nigeria
Matadi, Congo
Luanda, Angola
Asunción, Paraguay
Freetown, Sierra Leone
Mogadishu, Somalia