



Freight Liability Insurance Referral Form For Excluded Goods and Territories

Freight liability insurance covers the liability of forwarding agents for goods which they have taken over from third parties for carriage/storage against payment. Coverage is based on BIFA 2025 standard terms of trading. It is NOT Cargo insurance. It is insurance which insures KC's liabilities under their standard terms of trading that would then permit KC to accept cargo bookings to override, on a shipment-by-shipment basis, a restriction in the policy, e.g. territory or cargo type.

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 & Country Domiciled	
Who initiated this enquiry; Cargo Owner, Freight Agent etc	
Subject Matter/Nature of Goods (Please refer to Excluded Goods List below)	
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

Excluded Goods

- 1) passports, documents, monies of every description, securities, negotiable documents or instruments, deeds, bonds, bullion, precious metals and stones, jewellery, tickets, stamps, pre-pay vouchers, credit, charge debit or fuel cards;
- 2) goods being towed using their own axle;
- 3) trailers, unless mounted upon another vehicle and being carried for reward or noted as covered in the Schedule;
- 4) living creatures

Specific Inclusions

Property &/or Goods classed as hazardous are covered provided always that all rules and regulations of all competent Authorities are complied with at all times by you.

Goods forming in whole or part any household, factory or office removal.

Excluded Territories List

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

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