

Goods in Transit (Carriers) Insurance Proposal



Policy No.

Privacy Collection Notice

We are committed to privacy protection. We collect the personal information we need to assess insurance applications, provide quotations and issue insurance policies. We may not be able to do these things if you don't provide the information we need.

We provide personal information to Zurich Australian Insurance Limited trading as Zurich New Zealand (the insurer who underwrites your insurance) and to our related companies. We provide your name and policy number to any intermediary that arranged your policy or referred you to us. We may also provide relevant personal information to our trusted suppliers including loss adjusters, assessors, surveyors, repairers, professional advisers, document storage centres and IT providers.

We may use your contact details to send you marketing communications that we believe will be of interest to you. You can opt out from receiving these at any time.

We are part of the NM Insurance Group. Our Privacy Policy contains more information about how we manage your information including how you can access it, ask us to correct it or make a privacy related complaint. This is available free of charge on our website and on request by telephone (0800 455 006) or email (customerservice@proteusinsurance.co.nz).

Duty of Disclosure

Before you enter into a contract of general insurance with us, you have a duty at common law to disclose to us every matter you know, or could reasonably be expected to know that a prudent insurer would want to take into account in deciding whether to insure you and, if so, on what terms. This applies to all persons to be covered under this contract of insurance.

You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however, does not require disclosure of a matter:

- that diminishes the risk to be insured;

- that is of common knowledge;
- that we know or in the ordinary course of our business we ought to know;
- that we state to you that we do not want to know.

Non-disclosure or misrepresentation

If you make a material misrepresentation to us, or if you do not comply with your duty of disclosure, we may treat your policy as if it never existed.

Data sharing consent

In order to provide a seamless insurance service globally, Proteus Marine Insurance may transfer any data Proteus Marine Insurance has received from and any data it holds on the policyholder to other units of Proteus Marine Insurance Insurance Group Ltd, such as branches, subsidiaries, or affiliates within Proteus Marine Insurance Insurance Group Ltd, cooperative partners of Proteus Marine Insurance Insurance Group Ltd, coinsurance and reinsurance companies located in the country of the policyholder or abroad.

Proteus Marine Insurance as well as such recipients may use, process and store the data, in particular for the purpose of risk evaluation, policy execution, premium setting, premium collection, claims assessment, claims processing, claims payment, statistical evaluation or to otherwise ensure Proteus Marine Insurance's global insurance service delivery.

If a broker or agent is acting on behalf of the policyholder, Proteus Marine Insurance is authorised to use, process and store data of the policyholder received from such broker or agent, and to forward to such broker or agent data of the policyholder relating to the execution of the policy and the collection of premiums and payment of claims.

Proteus Marine Insurance may procure data from government offices and third parties relating to the policyholder to assess a claim in the event of loss or damage.

1 Proposer

Name

Address

Postcode

How many years have you been a carrier?

Have you or has any principal, partner or director of the proposer ever entered into liquidation, become insolvent or bankrupt or committed an act of bankruptcy or committed a criminal offence?

Yes

No

If 'Yes', please provide details (attach a separate page if required)

2 Period of cover required

From 4pm

To 4pm

3 Radius of transit

Within 300 km of your postal address

In excess of 300 km of your postal address

4 Goods to be insured

Please indicate category of goods carried and percentage split

Refrigerated goods

%

Livestock

%

Household removals

%

General goods

%

Please provide details of general goods carried

5 Business

Do you use any Conditions of Carriage?

Yes

No

If 'Yes', please attach a sample of your consignment note

Are your standard Conditions of Carriage advised to clients prior to commencement of transit?

Yes

No

If 'Yes', please provide details of your process

If 'No', please provide details of circumstances when Conditions of Carriage are not advised

Do you accept liability or arrange special contracts where your liability is different from that under your standard Conditions of Carriage?

Yes

No

If 'Yes', do you require an extension to cover your liability for loss of or damage to goods or livestock carried under special contracts?

Yes

No

If 'Yes', please attach a copy of each contract

Do you offer to insure your client's goods?

Yes

No

If 'Yes', please provide details

6 Security

Do drivers lock unattended vehicles and remove keys?	Yes	No
Will goods be left in or on vehicle(s) overnight?	Yes	No
If 'Yes', are vehicles kept in security controlled premises?	Yes	No
Please provide details of the security and alarms used when the goods are left in or on vehicle(s) overnight		

7 Cover

<p>The Goods in Transit (Carriers) policy provides cover for three optional events. Information regarding the cover options can be found on page 1.</p> <p>Please indicate optional events required</p>	theft pilferage or non-delivery	
	accidental loss/damage during loading and unloading	
	breakdown, malfunction or mismanagement of refrigerating machinery	
Sum insured		
Maximum liability in any one vehicle	\$	
Maximum liability any one event	\$	
Is an excess required (in addition to any compulsory excess which may apply)?	Yes	No
If 'Yes', please provide details		
	\$	

8 Financial

Estimated annual gross freight earnings	
Refrigerated goods	\$
Livestock	\$
Household removals	\$
General goods	\$
Total	\$

9 Claims experience

Are there any claims or actions pending or outstanding against you?

Yes

No

If 'Yes', please provide details

Please provide claims details covering the last three years

Total gross freight earnings	Year	Year	Year
Number of vehicles used	#	#	#
Value of claims paid	\$	\$	\$
Value of claims outstanding	\$	\$	\$
Number of claims	#	#	#

Please provide details of any risk management you have undertaken to reduce claims

10 Prior insurance

Name of your current or prior insurer

Due date for renewal

Has any insurer ever declined insurance or imposed special conditions?

Yes

No

If 'Yes', please provide details

Has any insurer ever cancelled or refused to renew your insurance?

Yes

No

If 'Yes', please provide details

11 Declaration

I/We authorise Proteus Marine Insurance to collect or disclose any personal information relating to this insurance to/from any other insurers or insurance reference service.

I/We declare that I/we have read and understood the duty of disclosure, non disclosure and policy conditions contained herein and confirm that no information has been withheld which could affect the acceptance of this application.

Name of proposer (print)

Date

Signature of proposer

No insurance cover is provided until the above proposal is accepted and details of cover are confirmed in writing by Proteus Marine Insurance.

Office use only

Intermediary

Premium

\$

Agent No.

Special Conditions

Office Address:

AIG Building, Level 1, 41 Shortland Street,
Auckland, 1010

Telephone: 0800 455 006

Email: customerservice@proteusinsurance.co.nz

Website: proteusinsurance.co.nz



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