

STOCK THROUGHPUT QUESTIONNAIRE

1. Name of insured:

2. Main address of insured:

3. Background and Business description and details of your operation:

Section 1 - Questions 4 to 14 relate to the voyage element of the risk

4. Please advise details of the 'voyages' to be covered, including where the risk attaches and is intended to cease:

5. Maximum limit any one vessel or any one conveyance: \$ _____

6. Total anticipated Annual Turnover: \$ _____

7. Breakdown of above turnover for (a) Imports: \$ _____

(b) Exports: \$ _____

8. Breakdown of 7 (a) Imports: % purchased Ex warehouse / Ex works

..... % purchased F.O.B vessel

..... % purchased C & F

..... % purchased C.I.F

9. Breakdown of 7 (b) Exports: % sold Ex warehouse / Ex works

..... % sold F.O.B vessel

..... % sold C & F

..... % sold C.I.F

10. Basis of Valuation required? e.g. - C.I.F. + 10% or other, please specify:

11. Details of packaging e.g. cased, crated, in manufacturers export cartons, bulk bagged then palletized and shrink wrapped? - Please advise:

12. Is Cargo containerised? If so, please advise whether cargo is stowed as a full container load (FCL) or part container load (LCL) or groupage:

13. Please confirm no waiver of subrogation is given to any party involved with the carriage or handling of the cargo:

14. In respect of cargo carried in chartered vessels - please advise whether you the insured have instructed the vessel owners or managers to arrange for an entry for their 'Legal Liability to Cargo' into recognised International Group P. & I. Club:

Section 2 - Questions 15 to 20 relate to the stock/storage element of the risk

15. Please list addresses and postcodes where the goods are to be held in Stock/Storage:

a)

b)

c)

d)

e)

f)

16. Please give details of the locations listed in (15) above ie. Full Construction information and details of materials, occupancy, age of buildings and the like:

- a)
- b)
- c)
- d)
- e)
- f)

17. Fire Protection details (e.g. Smoke Detectors, Fire Extinguishers, Fire Reel Hoses, Sprinklers) and Security Protection details (e.g. watchmen, passive infra intruder sensors, alarms, type of alarms, ie. monitored, back to base, etc.) at each location to be covered. In addition are locations connected to a central station:

- a)
- b)
- c)
- d)
- e)
- f)

18. The Annual Maximum Sum Insured required at each location named in (15) above:

- a) \$.....
- b) \$.....
- c) \$.....
- d) \$.....
- e) \$.....
- f) \$.....

19. The Annual average stock/storage amount exposed at ALL LOCATIONS named in (15) above. For rough guidance add together each of the past 12 separate monthly totals for ALL of locations and divide the grand total by 12 for the annual average stock/storage amount).

N.B. Does the figure given above reflect known increases that will occur over the next 12 months?

20. Basis of valuation and loss settlement for stock items and distribution risks e.g. selling prices less unincurred expenses. (Figures in (19 above) should reflect this figure.):

Section 3 - Questions 21 to 25 relate to the Distribution Risk

21. Are goods transported by own vehicle or by common carrier?

22. Please give maximum amount to be carried per any one vehicle:

23. If Goods are carried in own vehicles, please confirm a 'Loss Prevention' Program operates and all delivery personnel are fully conversant with procedure. (Full details may be required if Underwriters are to be placed on risk):

24. Please advise actual total annual sales turnover for the last 3 years:

25. Please advise estimated annual total sales turnover for the next 12 months:

The following questions relate to all sections of the risk

26. Please advise the claims history over the last 5 years from ground up without benefit of deductible and advise the actual deductible applied before the claim was paid:

27. Please advise the expiring insuring conditions relevant to the above claims record:

Dated: _____

Signed: _____

Name of signatory: _____

Position held: _____

Privacy

We collect personal information about you in order to assess your request for insurance and to administer the policy. You can elect not to provide us with your personal information however we may then not be able to process your application for insurance, we may not be able to process your claim or you may breach your Duty of Disclosure. In some circumstances, we may collect and/or disclose your personal information to a third party such as your intermediary, our service providers and our business partners. In most cases, at your request, we will give you access to the personal information we hold about you. In some circumstances we may charge a fee for giving you access, which will vary but will be based on our costs.

Your Duty of Disclosure

Before you enter into a contract of general insurance with the insurers, you have a duty, under both the Insurance Contracts Act 1984 and the Marine Insurance Act 1909, to disclose to the insurers every matter that you know, or could reasonably be expected to know, that is relevant to the our decision on whether to accept the risk of insurance and, if so, on what terms. You have the same duty to disclose those to us before you renew, extend, vary or reinstate a contract of general insurance. Your duty however does not require disclosure of matters:

- that diminish the risk to be undertaken by the insurers;
- that are of common knowledge;
- that your insurers know or, in the ordinary course of their business, ought to know;
- when compliance with your duty is waived by the insurers.

Non-Disclosure where the Marine Insurance Act 1909 applies - If you fail to comply with your duty of disclosure the insurers may avoid the contract of insurance from its beginning.

Non-Disclosure where the Insurance Contracts Act 1984 applies - If you fail to comply with your duty of disclosure, the insurers may be entitled to reduce their liability under the contract in respect of a claim or, in certain circumstances, they may cancel the contract or declare it never existed because it was not properly entered into. If your non-disclosure is fraudulent, the insurers may also have the option of avoiding the contract from its beginning.