

Marine Cargo Open Policy Proposal Form

Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance **wholly for purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form and disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

Account No:

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Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013 if you are applying for this Insurance **for purposes related to your trade, business or profession**, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

This duty of disclosure for Consumer and Non-Consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed.

IMPORTANT NOTICE TO PROSPECTIVE POLICY OWNERS

Policy owners are advised to read the policy carefully and understand the contents therein. You are encouraged to seek clarification from the insurer if necessary.

The liability of the Company does not commence until acceptance of the proposal has been intimated by the Company or official cover note has been issued.

All questions must be answered by the proposer and appropriately marked where applicable.

DETAILS OF PROPOSER

NAME OF ASSURED YEARS IN TRADE / EXPERIENCE TYPE OF TRADE	
COMPANY NO.	
POSTAL ADDRESS	

DETAILS OF RISK TO BE INSURED

1. DESCRIPTION OF GOODS (if more than one type of cargo, please indicate approximate % for each)	
2. PACKING (please indicate approximate % of each)	
3. VOYAGE (S) Imports	From _____ % To _____ %
Exports	From _____ % To _____ %
Inland Transit Only	From _____ % To _____ %
Transhipment at	From _____ % To _____ %



