**Goods in Transit Policy No: 2019 - 0284**

**Insurer: Senate Transit Underwriters (Pty) Ltd**

# All Risks Goods in Transit – Terms & Conditions

In terms of the above Policy (No. 2019-0284) we will accept Responsibility for the Following events:

Accidental loss of or damage to properly arising from:

- fire, explosion, malicious damage, earthquake, lightning, storm, wind, water, hail, and snow,
  overturning or collision of the conveying vehicle and/or load,
- accident to conveying vehicle
- falling from conveying vehicle,
- loading and/or unloading,
- shifting of the load
- including theft following any of the events
- theft following violent and forcible entry into the conveying vehicle
- hijacking, defined as: loss of or destruction of or damage to the goods directly or indirectly arising out of unlawful seizure or wrongful exercise or control of the conveyance, (including any attempt at such seizure or control) made by any person or persons other than Government and/or terrorist forces.
- Driver / employee criminal involvement: Cover is automatically extended to include criminal
  involvement of the insured's driver or employees in the theft or hijacking of goods.

We do not accept responsibility for:

- Loss or damage due to delay, confiscation or detention by Customs or other officials or
  authorities, or loss of market or any other consequential loss of whatever nature
- Loss or damage occasioned by the inherent vice or nature of the subject matter insured
- Cover is extended to include stamp, medal and coin collections if collection is listed, Inventory list limited - R5000 per collection.
- Cover is extended to include personal computers in respect of household moves. Cover is
  further extended to include office machinery and computers (excluding mechanical derangement) in respect of office moves
- Jewellery watches, precious stones, precious metals, jewellery, watches cigarettes, tobacco, cameras, binoculars, pot plants and animals of every description
- Explosives, firearms, ammunition and highly flammable substances
- Damage caused by storm, wind water, hail or snow, unless the goods are transported in a fully closed cargo space of the carrying conveyance, or in a fully enclosed shipping container. Or conveyed on open vehicles whilst protected by tarpaulins.
- Carton Limit: Loss or damage to any article not packed by the Carrier or their appointed subcontractor is excluded, however includes non-delivery of the entire package (carton, case or such-like) limited to R1 000 per carton.
- Pre-existing scratching, denting and chipping as indicated on the inventory unless caused by the transporter's employees.

Our Financial Service Provider (The Broker)
Phoenix Insurance Brokers North (Pty) Ltd – FSP No. 4880
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