

Key Features of your CargoRiSK Insurance Policy

Underwritten by Zurich Insurance plc

Making insurance clear

As brokers, we think one of the main benefits we bring to our clients is our ability to explain insurance in a straightforward way.

This document is our explanation and summary of the insurance, written in non-insurance language as much as possible.

If you have any questions about this after reading it, please get in touch with your usual Bluefin CargoRiSK insurance contact.

Important note: this document does not include full terms and conditions. They can be found in the policy wording document. We can provide a copy on request or you can obtain a copy from our website. www.bluefingroup.co.uk

Who is it for?

Importers, exporters, manufacturers, assemblers, buyers and sellers

What do we cover?

- All property in transit both within UK and overseas
- Automatic storage cover outside the ordinary course of transit up to £50,000 (subject to conditions)
- Debris removal costs up to 10% of the insured value of the damaged goods
- Policy underwritten by **Zurich Insurance plc** incorporated in Ireland. Registration number 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Number BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whitely, Fareham, Hampshire, PO15 7JZ. Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. FSA registration number 203093

What we can offer

- Innovative thinking on complex risks others may consider difficult
- Competitive premiums
- A tailored wording for the clients individual needs

What are the Significant Clauses?

- Institute Cargo Clauses (A) or
- Institute Cargo Clauses (B)
- Institute Cargo Clauses (Air)
- Institute Cargo Clauses (Cargo)
- Institute Cargo Clauses (Air Cargo)
- Institute War Clauses
- Institute Strikes Clauses (Cargo)
- Institute Strikes Clauses (Air Cargo)

What are the Significant Conditions/Exclusions?

- **Cancellation notice**
This Insurance may be cancelled at any time in writing by either the Insurers or the Insured by giving
 - a) 7 days notice in respect of risks covered by the Institute War Clauses
 - b) 7 days, or 48 hours in respect of shipments to or from the United States of America, notice in respect of risks covered by the Institute Strikes Clauses
 - c) 30 days notice in respect of all other quotes
- **Minimum & Deposit Premium**
This Policy is based on a minimum and deposit premium basis
- **Accumulation Clause** (General Condition 9)
- **Increased Value (Duty &/or Taxes) Clause** (General Condition 21)
- **Insolvency Exclusion Clause** (General Condition 12)
- **Locked Vehicle Condition** (Special Conditions)
Only applicable to vehicles owned by the Insured
- **General Average Clause** (General Condition 6)
- **The Law Applicable**
Unless specifically agreed by the Insurers the Insurance will be subject to English Law
- **Notification of Claims**

Written notification of all claims should be sent to:

Richard Grassick MBACS
PCL Surveys Ltd
Cox House
47 The Terrace
Gravesend
Kent
DA12 2DL
Telephone: 01474 364182 (24hr line)

What is the Complaints procedure?

Our Service to You

It is our intention to provide you with a first class service. However, there may be occasions when you feel that this objective has not been achieved. If you are dissatisfied with any aspect of the service that you receive, please contact either your insurance broker or the manager concerned at Bluefin Insurance Services Limited.

Please state the nature of your complaint. Quote the policy and/or claim number, the name of any claim handling organisation with whom you have been dealing and their reference number.

If after taking this action you are dissatisfied with our response please write to:

Zurich Insurance plc,
The Zurich Centre, 3000 Parkway,
Whiteley, Fareham,
Hampshire, PO15 7JZ

If the matter is not resolved to your satisfaction you may request assistance from:

The Consumer Information Department
The Association of British Insurers,
51 Gresham Street
London
EC2V 7HQ
Telephone No: +44 (0)20 7600 3333
Facsimile No: +44 (0)20 7696 8999
Email address: info@abi.org.uk

Alternatively you may seek assistance from:

The Financial Ombudsman Service
South Quay Plaza,
183 Marsh Wall
London
E14 9SR
Telephone No: 0845 080 1800
Email address: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The Financial Ombudsman Service will become involved if you are an eligible complainant as defined by the rules of the Financial Services Authority.

The existence of this complaints procedure does not affect any right of legal action you may have against Zurich Insurance plc.

Financial Services Compensation Scheme (FSCS)

Zurich Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the Claim.

Further information about compensation scheme arrangements is available from the FSCS by contacting:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
Portsoken Street
London
E1 8BN
E-Mail: enquiries@fscs.org.uk
Telephone: 020 7892 7300
Fax: 020 7892 7301