

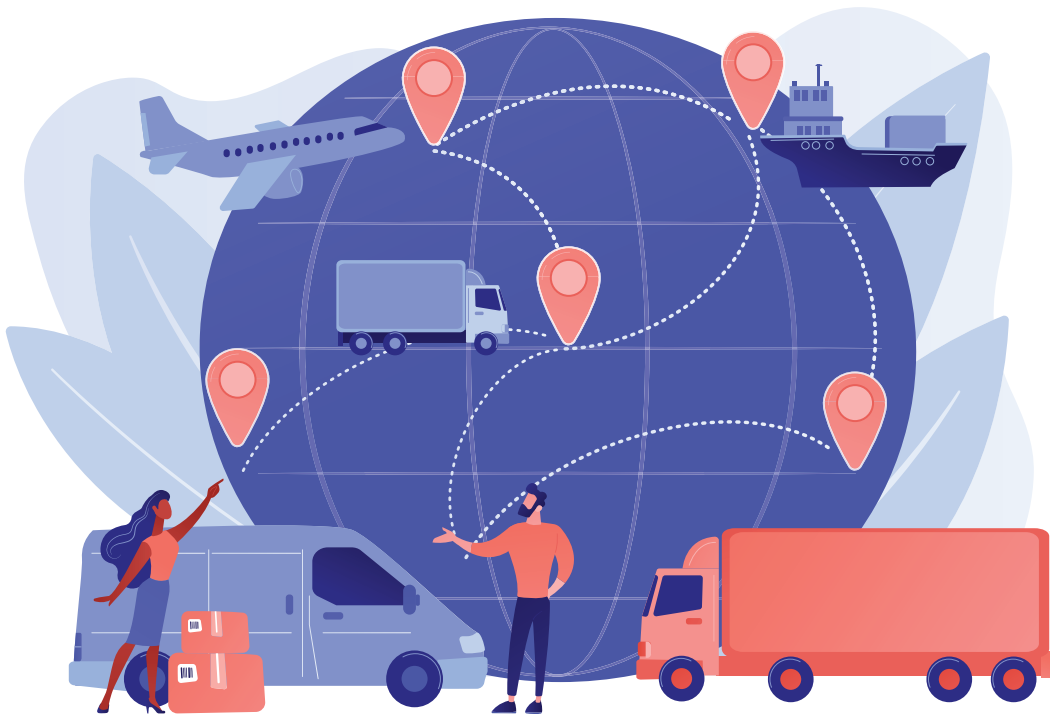


PEOPLE & PARTNERS

INSURANCE PLC

Innovation In Insurance

# MARINE CARGO INSURANCE



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# ABOUT PPI

## (PEOPLE & PARTNERS INSURANCE PLC.)

**People & Partners Insurance PLC.** is 100 percent owned by Cambodians. Our shareholders are Cambodian businessmen. We are fully licensed with an investment capital of 9 million dollars. All insurance companies are different but **People & Partners Insurance PLC.** has a very experienced and innovative team, and we are well able to tailor-make specific insurance packages for our clients. Our cutting-edge information technology will ensure we provide a speedy and efficient service, especially with our countrywide 365 days claims service network.

### FOR MORE INFORMATION, PLEASE CONTACT

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#### Customer Services :

(855) 23 21 78 78



#### 365 Claims Hotline :

(855) 16 78 78 11 / (855) 99 78 78 11 / (855) 88 8 78 78 11



info@peoplenpartners.com



8:00 am - 5:30pm (Monday - Friday)



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Phnom Penh, Cambodia.



peoplenpartners

## FREQUENTLY ASKED QUESTION FOR CARGO INSURANCE TERMS

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### 1. Why agency/ logistic company need open cover cargo policy?

For your clients who are frequent shippers. The policy covers your clients' merchandise when shipped by common carriers, owned or leased trucks, worldwide.

### 2. What is Ocean Cargo as a primary conveyance?

Ocean cargo means that the shipment will be traveling by ship during the main part of the voyage.

### 3. What conveyance do I list if my cargo is going by a combination of transportation modes, e.g., truck to the rail yard, rail to the port, by ship overseas and then truck again to the final destination ?

You should pick the primary conveyance used to move the cargo over the ocean. On international shipments, this is usual air or ocean (by ship) cargo. The primary conveyance is the main mode of transportation to get the cargo from point of origin to point of destination.

### 4. What is a “barge” and what if my shipment travels by barge?

A barge is a flat-bottomed vessel mainly used on rivers and canals. Most do not operate under their own power and require a tugboat to propel it. At this time, shipments by barge as a primary conveyance (the main method of travel for your cargo) are not permitted except by special request.

### 5. What if I am unsure if my cargo is one of the items you list as merchandise that cannot be insured?

You may contact us with your question at **(855) 23 21 78 78**.

### 6. What if I am unsure at this point the exact number of shipping units that will eventually be shipped?

You may leave this blank for now to get a quote, but in order to actually bind coverage and issue an insurance policy or certificate you will need this information.

### 7. What is a “ Full ” or “ Less-than-Full ” container load?

A Full Container Load (FCL) means that your goods are the only cargo being shipped inside that shipping container. A Less-Than-Full Container Load (LCL) means that your cargo is being shipped, along with other shipper's goods inside the same shipping container.

### 8. What is “ professionally packed?”

This is cargo that has been packed by either the manufacturer or a professional packing and shipping firm in accordance with industry standards for that particular merchandise.

### 9. What are “ bulk shipments?”

A bulk shipment is merchandise that is shipped as loose cargo that is loaded directly into a ship's or aircraft's hold or on a flatbed truck/railcar. It is not inside of a metal shipping container. Example: Bulk grains, liquids or oversized heavy equipment.

## 10. What are Bulk Products?

Clay, Rice, Grains, Oils, Ores, Concentrates, Non-Ferrous Scrap. etc.

## 11. What is the “valuation” or “sum insured?”

This is the amount of insurance for which the shipment is to be insured.

1. For International Shipments, this should be equal to the value of the commodity being shipped at : Invoice Cost plus Freight Charges to Destination plus 10%.
2. For Domestic Shipments, this should be equal to the actual invoice cost to the insured party together with any additional costs and charges that have been incurred. Pre- sold goods are valued at the amount of the Insured's selling invoice, including prepaid freight.

## MERCHANDISE EXCLUSIONS

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- Jewelry, gold, silver, or platinum articles, precious stones
- Bullion, case, bank notes, deeds, bonds, bill of exchange or documents representing money
- Livestock
- Fish meal cement or steel or works on wider than Marine Risks cover.
- Fish catch
- Scrap metal

## VOYAGE

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- **ASIA/Asia** : Includes Australia and South-East Asia Pacific.
- **Others** : USA, Africa and areas others than Asia and Europe.
- **SEA** : Importing or exporting cargo by ship.
- **Air** : Importing or exporting cargo by Aircraft.
- **Inland** : When the cargo is transiting on land, there are three ways of transport, i.e. Water way (by boat only), Train and Truck.

## TYPE OF MERCHANDISE

### 1. HR (High Risk) :

The following items are considered as High Risk :	
Gold Article, Mainly Jewelry / sample for exhibition / raw materials	Furniture
Spare parts	Cigarettes
Beer (s) / Bottle Water	Industrial raw materials (copper, molybdenum, minerals and other)
Raw tobacco	Toiletries
Camera equipment	Computers / computer component
Clothing / Shoes / Textiles	Wood, timber
Foodstuff (Non perishable goods only)	Glassware
Steel goods	Machinery
Office equipment	Mineral water in glass and cellophane / plastic bottles
Electrical goods / appliances including Telecommunication Equipment (excluding mobile phones absolutely).	Metallic Scrap
Tiles	

### 2. PE (Personal Effects)-Examples

Living Room	Dining Room	Kitchen	Bathrooms	Bedrooms	Hall / Landing Stairs
Seater sofa	Carver chair	Cooker	Cabinet	King/queen double beds	Table Chairs
Coffee table	Sideboard	Refrigerator	Tea carton	Single beds	Hat stand
Bureau	Large buffet	Freezer	Linen carton	Double wardrobe	Book carton
Sideboard	Carpets and Rugs	Washing machine	Book carton	Single wardrobe	Tea carton
Corner unit	Packing Cartons	Tumble dryer		Chest of drawers	Linen carton
Corner unit small	Tea Carton	Dishwasher / Washin machine		Dressing tables	
Wall unit large	Book / Carton	Microwave		Ottoman	
Wall unit small		Chairs		Bedside cabinets	
TV		Ironing board		Chairs	
Hi-fi/stereo-Mini		Stools		Linen carton	
TV video cabinet		Vacuum cleaner		Filing cabinets (4 drawer)	
Hi-fi/stereo-full		Book carton		Book carton	
Hi-fi-stereo cabinet		Tea carton		Study	
Upright Piano		Linen cartons		Tea carton	
Occasional table				Desk	
Baby grand piano	Book carton			Filing cabinet (3 drawer)	
Carpets rugs				Packing cartons	
Grand piano					
Packing Cartons					
Linen cartons					
Bookcarton					
Armchairs					
VCR / DVD					
Tea carton					

## SUMMARY OF EACH COVERAGE

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### 3. GM (General Merchandise)

The following is the definition of what we accept as general merchandise. Goods and/or Merchandise are deemed to be **“approved”** if they attract **NO** special hazard in regard to storage, handling, packing or during normal methods of transit or, by their inherent nature, are not more than normally susceptible to losses or damage arising from pilferage, leakage, shortage, loss in weight, breakage, scratching chipping, denting, bending or crush- ing, or are not liable to perish, deteriorate or suffer any change in quality, or suffer from electrical, mechanical or other form of derangement or breakdown.

#### **“INSTITUTE CARGO CLAUSES AIR”**

1. This is insurance covers all risks of loss of or damage to the subject-matter insured except as provided in Clauses 2, 3 and 4.

#### **“INSTITUTE CARGO CLAUSES (A)”**

1. This insurance covers all risks of loss of or damage to the subject-matter insured except as provided in Clauses 4, 5, 6 and 7.
2. This insurance covers general average and salvage charges, adjusted or determined according to the contract of affreightment and/or the government law and practice, incurred to avoid or in connection with the avoidance of loss from any cause except those excluded in Clauses 4, 5, 6 and 7 or elsewhere in this insurance.
3. This insurance is extended to indemnify the Assured against such proportion of liability under the contract of affreightment “Both to Blame Collision” Clause as is in respect of a loss recoverable hereunder. In the event of any claim by ship owners under the said Clause the Assured agree to notify the Underwriters who shall have the right, at their own cost and expense, to defend the Assured against such claim.

#### **“INSTITUTE CARGO CLAUSES (B)”**

1. This insurance covers, except as provided in Clauses 4, 5, 6 and 7,
  - 1.1 Loss of or damage to the subject-matter insured reasonably attributable to
    - 1.1.1 Fire or explosion
    - 1.1.2 Vessel or craft being trended grounded sunk or capsized
    - 1.1.3 Over turning or derailment of land conveyance
    - 1.1.4 Collision or contact of vessel craft or conveyance with any external object other than water
    - 1.1.5 Discharge of cargo at a port of distress
    - 1.1.6 Earth quake volcanic eruption or lightning,
  - 1.2 Loss of or damage to the subject-matter insured caused by
    - 1.2.1 General average sacrifice
    - 1.2.2 Jettison or washing overboard
    - 1.2.3 Entry of sea lake or river water into vessel craft hold conveyance container liftvan or place of storage.
  - 1.3 Total loss of any package lost over board or dropped whilst loading on to, or unloading from, vessel or craft.

2. This insurance covers general average and salvage charges, adjusted or determined according to the Contract of affreightment and / or the governing law and practice, incurred to avoid or in connection with the avoidance of loss from any cause except those excluded in Clauses 4, 5, 6 and 7 or elsewhere in this insurance.
3. This insurance is extended to indemnify the Assured against such proportion of liability under the contract of affreightment “Both to Blame Collision” clause as is in respect of a loss recoverable hereunder. In the event of any claim by shipowners under the said clause the assured agree to notify the underwriters who shall have the right, at their own cost and expense, to defend the Assured against such claim.

#### **“INSTITUTE CARGO CLAUSES (C)”**

1. This insurance covers, except as provided in Clauses 4,5,6 and 7,
  - 1.1 Loss of or damage to the subject-matter insured reasonably attributable to
    - 1.1.1 Fire or explosion
    - 1.1.2 Vessel or craft beings trended grounded sunk or capsized
    - 1.1.3 Over turning or derailment of land conveyance
    - 1.1.4 Collision or contract of vessel craft or conveyance with any external object other than water
    - 1.1.5 Discharge of cargo at a port of distress
2. This insurance covers general average and salvage charges, adjusted or determined according to the Contract of affreightment and/or the governing law and practice, incurred to avoid or in connection with the avoidance of loss from any cause except those excluded in Clauses 4, 5, 6 and 7 or elsewhere in this insurance.
3. This insurance is extended to indemnify the Assured against such proportion of liability under the contract of affreightment “**Both to Blame Collision**” Clause as is in respect of a loss recoverable hereunder. In the event of any claim by shipowners under the said Clause the Assured agree to notify the underwriters who shall have the right, at their own cost and expense, to defend the Assured against such claim.

#### **“INLAND TRANSIT”**

Subject to the terms, conditions and exclusions of this policy, we will, at your request and regardless of your legal liability, pay the claimant for physical loss of or damage to the goods during the insured transit, directly caused by :

- Fire, explosion, lightning, or flood.
- Collision of the conveyance with any external object other than the road, gutter, or similar surrounding surfaces.
- Over turning or jack knifing or derailment of the land conveyance.
- Impact of the goods with something that is not on or part of the conveying vehicle (but not impact of the goods with the road or surrounding areas caused by the goods dropping or failing from the conveying vehicle, unless caused by an insured event detailed above.
- Collision, crashing, or forced landing of the conveying aircraft.



# HOW CAN YOU BUY CARGO INSURANCE ?

## Marine cargo Insurance Questionnaires

Beneficiary						
Company Name	: .....					
Address	: .....					
City	: .....					
Contact Name	: .....					
Tel/Fax	: .....					
Conveyance						
<input type="radio"/> Sea	<input type="radio"/> Air	<input type="radio"/> Inland	<input type="radio"/> Inland Transit	<input type="radio"/> Waterway	<input type="radio"/> Truck	<input type="radio"/> Train
Packing						
<input type="radio"/> Full Container Load	<input type="radio"/> Loose Container Load					
<input type="radio"/> Bull Shipment	<input type="radio"/> Other P/S specify : .....					
Cargo Description						
<input type="radio"/> High Risk	<input type="radio"/> Personal Effects	<input type="radio"/> General Merchandises				
Voyage						
<input type="radio"/> Asia/Asia	<input type="radio"/> Asia / Europe / Vice-Versa	<input type="radio"/> Other : .....				
Type of Coverage						
<input type="radio"/> ICC (A)	<input type="radio"/> ICC (B)	<input type="radio"/> ICC (C)	<input type="radio"/> ICC (Air)	<input type="radio"/> Inland Transit		
Optional Coverage						
<input type="radio"/> War/SRCC						
Information						
Name of vessel/flag	: .....	Age of vessel	: .....			
Port of loading	: .....	Port of Discharge	: .....			
ETDD	: .....	ETAD	: .....			
Sum Insured	: .....	USD		Deductible	: .....	USD

**\* Documents Attached :**

Please enclose bill of lading / Airway bill, invoices and packing list in accordance to above coverage.

**Client's Seal and Signature :**

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## CLAIM PROCEDURE

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We have found it works best if you obtain ALL documentation requested. Once you have gathered all of the information PPI has requested, we suggest you make one copy for your files, and one copy for us to place in your files at PPI. This eases claims processing and speeds settlement. When information arrives in several installments, it is easier for documents to be misplaced or misfiled.

### **A. Claims Documents Required :**

All claims are unique and may require special documents, PPI will notify you of the information and documents they required for each specific case. For your reference, the following documents are needed for most claims:

- Printed copy of the “**Certificate of Insurance**”
- Supplier's Invoice
- Packing List
- Bill of Lading/Consignment Note
- Delivery Receipt/Proof of Delivery noting damage
- Claim on Carrier Holding them Liable
- Carrier's Reply Form

### **B. Claims Management :**

- No claim can be processed until all information is gathered.
- Only the insurer or it's designee has the legal authority or right to make any statement regarding the settlement, or actions regarding any claim.
- The Insurer has a legal obligation to pay any legitimate claim according to the terms and conditions of the coverage purchased.

## LOSS ADJUSTER WORLDWIDE CONTACTS

You can contact our loss adjuster by visiting [www.wkwebster.com](http://www.wkwebster.com) or detail contact of wkwebster's office below.

### LOS ANGELES

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(+1) 805 498 3862 / (+1) 917 837 2831



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# PEOPLE & PARTNERS

INSURANCE PLC

*INNOVATION IN INSURANCE*

## CLAIMS 24/7



Claims Hotline 24/7 :  
(855) 16 78 78 11 (Smart)  
(855) 99 78 78 11 (Cellcard)

## ABOUT US



Contact :  
[info@peoplenpartners.com](mailto:info@peoplenpartners.com)  
[www.peoplenpartners.com](http://www.peoplenpartners.com)

(855) 23 21 78 78

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