

UNITED STATES FIRE INSURANCE COMPANY (a division of Crum & Forster)

UNITED	STATES TIKE INSURANCE C	OWIFAINT (a division of Crain & Forster)
CERTIFICATE OF INSURANCE		Page 1 of 2
Policy Number: 840-100217-4	Certificate No. 42	This certifies that this Company insures the named Assured for the goods described herein subject to the conditions of the Open
Place of issuance: Berkeley Heights, NJ	Today's Date: XX/XX/XXXX	Cargo Policy and in this certificate:
	Bill of Lading Date: XX/XX/XXX	Assured: Your Company Name Here
Port of Loading: Enter Name of Port Here	Client Reference:	Loss payable to: Assured or order
		Upon surrender of this Certificate, which conveys the right of
Insured Value: Enter Value of Shipment to be insured in numbers		collecting any such loss as fully as if the property were covered by a special policy direct to the holder hereof, and free from any liability for unpaid premiums. This Certificate is subject to all the terms of the Open Policy, provided, however, that the right of a bona fide holder of this Certificate for value shall not be prejudiced by any terms of the
		Open Policy which are in conflict with the terms of this Certificate.
Amount in words: Same as block above in words		Conveyance Ocean or Air
7 Milount III Words.		Additional Carrier Information: Name of Carrier
Place of Origin: Location coverage starts(warehouse door or Port of Loading)		Final Destination: Location coverage ends (warehouse door or Port)
		Air/Sea Port of Discharge: Port Name
Description of Goods and packing: exact des	scription of your goods to be insured.	

Marks & Numbers: any extra information to identify insured items

final piece count, dimensions and weights per bill of lading Pieces and Weights:

Average terms and Conditions: Goods On Deck and subject to an On Deck Bill of lading are insured warranted Free of Particular Average unless caused by the vessel being stranded, sunk or burnt, but notwithstanding this warranty the Company is to pay any physical loss or damage to the insured goods which may reasonably be attributed to fire, collision or contact of the vessel and/or craft and/or conveyance with any external substance (ice included) other than water or to discharge of cargo at a port of distress, but including jettison and/or washing overboard.

Except while subject to and On Deck bill of lading and unless otherwise indicated in this section:

This insurance covers against all risk of physical loss or damage from any external cause irrespective of percentage, excluding the risks excepted by the F.C.&S. (Free of Capture and Seizure) Warranty and the S.R.&C.C. (Strikes, Riots and Civil Commotions) Warranty except to the extent that such risks are specifically covered by endorsement.

Any warranties or conditions set by insurance carrier.

Conditions: This insurance, in addition to the foregoing, is also subject to the following American Institute Cargo Clauses current at the time of shipment.

Warehouse to Warehouse

Labels

Inchmaree

Marine Extension Clauses

Machinery

Both To Blame

Craft. Etc.

General Average

Constructive Total Loss

Deviation

Explosion

Carrier Clause

Warehousing & Forwarding

Shore Perils

Deliberate Damage/Pollution Hazard/Customs South American Clause

Packages Totally Lost Loading U.S. Economic & Trade Sanctions Bill of Lading, Etc. War Risk Insurance

SR & CC Endorsement

PARAMOUNT WARRANTIES: The following warranties current at the time of shipment shall be paramount and shall not be modified or superseded by any other provision included herein or stamped or endorsed hereon unless such other provision refers specifically to the risk excluded by these warranties and expressly assumes the said risks.

F.C.&S. Warranty

S.R.&C.C. Warranty

Delay Clause

Nuclear/Radioactive Contamination Exclusion Warranty

Extended Radioactive Contamination Exclusion with USA Endorsement

These clauses are included in the Open Cargo Policy

SUBROGRATION AND IMPAIRMENT OF RECOVERY: It is a condition of this insurance that upon payment of any loss the Company shall be subrogated to all rights and claims against third parties arising out of such loss. In case of any agreement or act or omission by the Assured, prior or subsequent hereto, whereby any right of recovery of the Assured for loss of or damage to any property insured hereunder, against any Carrier or Bailee, is released, impaired or lost, which would on acceptance of abandonment or payment of a loss by this Company have insured to its benefits but for such agreement or act of omission, this Company shall not be bound to pay any loss, but its right to retain or recover the premium shall not be affected.

SUIT: No suit or action for the recovery of any claim arising under this Certificate shall be maintainable in any Court unless such suit or action shall have been commenced within two years from the date of the happening of the loss out of which the said claim arose; provided, however, that if, by laws of State within which this Certificate is issued such limitation is invalid, then any such claim shall be void unless action is commenced within the shortest limit of time permitted by the laws of such State.

Date XX/XX/XXXX

Secretary

President

Signed

This Certificate is not valid unless countersigned by the Assured or Company.



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CERTIFICATE OF INSURANCE	Page 2 of 2
Policy Number: 840-100217-4	Certificate No. 42
Issued Date: XX/XX/XXXX	Shipment Date: XX/XX/XXXX date from bill of lading

The original certificate must be produced when a claim is made and must be surrendered on payment

Additional space for letter of credit information/insured or insured reference.

Claims Agent: For claims, apply for survey of loss or damage to the nearest local

IMPORTANT INSTRUCTIONS TO CLAIMANTS

In case of loss or damage which may become a claim under this policy, follow these instructions:

- 1) Upon delivery immediately inspect the package in the event that there is physical damage to the package.
- Promptly report any loss or damage either to: The Local survey agent of WK Webster Group (wkw) nearest to your location, contact details of the WKW survey agent can be located at:

www.wkwebster.com/content/cargo_agency_network.asp

Or the following Claims regional offices: London New York

W.K. Webster &Co. Ltd
Tel: +44(0)20 8300 7744
Email: info@wkwebster.com
W.K. Webster (Overseas) Ltd
Tel: 212-269-8220
Email: info@wkwebsteroverseas.com

Singapore

W.K. Webster (International) Pte Ltd. Tel: +65 6222 6022 Email: info@wkwebster.com.sq

Be sure to retain and protect the packing material for inspection by the

- 3) <u>Don't</u> sign claim receipts for damaged shipments. Make Proper exceptions on the delivery receipt when any loss or damage is apparent at the time of taking delivery. When delivery is made by container, the consignee must ensure that the container and it seals are immediately examined. If the container is delivered damaged or with seals broken or missing, or with seals other than as stated on the shipping document, the consignee must write the exact exception on the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.
- 4) <u>Don't</u> sign clean receipts for Cargo you have not inspected even if the exterior packing looks undamaged. Make a comment on the delivery receipt, bill of lading, airway bill or waybill stating: "subject to inspection". Keep a note or record of the way the receipt is signed.
- 5) Do minimize the loss. Act as if you had no insurance. Take further steps to prevent further damage and minimize your loss.
- 6) File Claim in writing against the delivery carrier holding the carrier responsible as soon as loss or damage is discovered. A separate claim should be filed against each such carrier to preserve your rights against those potentially responsible (e.g., Truck, Railroad, Air or Ocean). Please note that there varying time limits applicable to the filing of a written claim against each responsible carrier in the transportation chain and, therefore, it is highly recommended that a written notice of claim is filed immediately after loss or damage becomes known.

FAILURE TO PRESERVE ALL RIGHTS AGAINST PARTIES RESPONSIBLE FOR LOSS OR DAMAGE MAY PREJUDICE YOUR CLAIM AGAINST THESE ASSURERS.

CLAIMS DOCUMENTATION FOR PHYSICAL LOSS OR DAMAGE

To enable claims to be dealt with promptly, the Assured or their Agents are advised to submit all available supporting documents without delay, including when applicable.

survey agent or Claims regional offices of W.K. Webster Group

- 1. Original certificate of insurance.
- Original or copy of bill(s) of lading covering the entire shipment (Ocean, Air, Truck or Railroad).
- Original or copy of the invoice(s) covering the entire shipment, together with shipping specification and/or weight notes.
- 4. Packing list.
- Delivery receipts and any other available documents showing evidence of condition and place of loss when received.
- Correspondence exchanged with the Carrier(s) and other Parties regarding their liability for the loss or damage.
- Survey report or other documentary evidence to show the extent of the loss or damage.
- Warehouse Receipt (if applicable).
- Photos of damaged cargo.

GENERAL AVERAGE CLAIMS

In the event of a General Average loss (G/A) the vessel owner may require some form of security to enable release of the Cargo to the parties entitled to receive it. This security takes the form of signature to an Average Bond and, either a cash deposit (for uninsured cargo) or an underwriter's General Average Guarantee for insured cargo.

In order to expeditiously handle a General Average claim on your behalf, you will need to do the following as soon as possible:

- 1) Immediately contact our local WKW survey/claims agent. Do not sign any average bond until you have contacted our local claims agent or this Company. Upon contact you will then be instructed to complete the Average Bond and send to us along with the Bill of Lading (Front & Back sides), the Commercial Invoice and Freight Bill. We will then be in a position to post a Guarantee and obtain a release of your goods.
- 2) A copy of the Average Guarantee, Salvage Agreement and/or any other forms and correspondence you receive from the General Average adjusters should also be forwarded to our local claims agent and/or this Company.
- 3) Do not make any cash deposit, but call upon this Company or our local claims agent to furnish the required average guarantee.

SAMPLE CERTIFICATE