

# Marine Cargo Insurance

## Heritage

Insurance Company

A member of  LIBERTY





## Marine Cargo Insurance

Moving goods around the world can be a risky business in today's global market. When cargo is on the move in the sea or in the air or in storage, it is exposed to numerous risks. Accidents, negligence can happen when on sea, land, or in the air or when cargo is being loaded, unloaded or in storage facilities leaving cargo owners with serious cash flow problems if things go wrong.

Having goods delivered to the right place at the right time is crucial. What terms of trade have you arranged for your cargo? Free on Board (FOB) or cost insurance and Freight? Who takes care of INSURANCE?

To ensure owners are fully protected, HERITAGE MARINE CARGO INSURANCE covers physical loss or damage to cargo on every stage of its journey. We have the ability to offer FULL capacity and the comfort of knowing your cargo is in good hands of 'A+' rated Company by Global Credit Rating Agency.

Marine cargo insurance is most suitable for customers who are involved with the import or export of goods both by Land, Sea and Air. This type of cover provides protection from physical loss or damage during transit.

Coverage provided under this type will be as per institute clauses which are uniformly used in international markets.



### Three types of coverage available under the Heritage Marine Insurance are:

- All Risk - Institute Cargo Clause "A" (Cargo). For Air cargo the equivalent clause is Institute cargo clauses Air
- Basic Cover - Institute Cargo Clause "B" (Cargo)
- Restricted Cover - Fire - Institute Cargo Clause "C" (Cargo)

Cover terminates after expiry of 60 days from the date of arrival at the port or at arrival of final destination whichever is earlier.

We offer coverage in the following ways;

- **Single Marine Cargo / Voyage cover** - an individual cargo policy for a single shipment of goods - Suitable for less frequent importers / exporters
- **Marine Open Cargo cover** - open cover with pre-agreed premiums charged as individual declarations of shipments are made and policy remains in force until cancelled. The arrangement is suitable for frequent importers/exporters

The cover can be extended to cover the following at a premium to be agreed upon:

- Trans-shipment
- Concealed damages
- Storage beyond 60 days

### Documents required for cover placement;

- A copy of the bill of landing
- Packing list
- Suppliers Invoices





## Some Common Policy Exclusions

- Loss, damage, expense attributable to wilful misconduct of Insured
- Ordinary Losses such as loss in weight or volume of the insured items
- Loss, damage, expense caused by inherent vice
- Loss, damage, expense caused by insufficient, unsuitable or defective packing or preparation of goods. 'Packing' includes stowage in container or lift van but only when such stowage is done prior to attachment of insurance or by the insured or their servants
- Loss, damage, expense proximately caused by delay, even if delay be caused by a risk insured against
- Loss, damage, expense arising from insolvency or financial default of owners, managers, charterers or operators of the vessel
- Nuclear Weapons Risk
- War Risk Exclusion
- Loss, damage, expense caused by or resulting from strikes, lockouts, labour disturbances, riots, civil commotions or caused by any person

## Loss, Damage, Expense arising from;

- Un Seaworthiness of vessel or craft
- Unfitness of vessel, Craft, Conveyance, Container, and Lift Van for Safe Carriage of interest insured where the assured or their servants are privy at the time of Loading

**NB- War and strikes cover are available at an additional premium**

## Claims documents

### Sea Cargo

- Original Marine Insurance Certificate Original Bill of Lading
- Charter-party
- Supplier's Invoice
- Packing List
- Customs Entry Form C63

### Air cargo

- Air Waybill
- Arrival Cargo Advice
- Arrival/Transfer Manifest
- Check Weight Docket
- Delivery or Release Order

*Terms and conditions apply  
Please contact your broker / Agent or contact our offices directly*

# Heritage Insurance Branch Details:

## HEAD OFFICE

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### Nairobi City Centre Branch

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### Mombasa Branch

Social Security House,  
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P. O. Box 84886 - 80100  
Tel: (+254) 41 2224724 / 2316638  
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Fax: (+254) 41 2224725

### Nyali Branch:

Office No.100,  
1st Floor South Wing,  
Nyali Centre, Links Road  
P. O. Box 34477-80118,  
(+254) 41 447 7543 / 4

### Kitengela Branch

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Fax:(+254) 20 272 7800

### Machakos Branch

Town Plaza, 2<sup>nd</sup> Floor, Ngei Road  
P. O. Box 786 - 90100  
Tel: (+254) 44 20625  
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### Kitui Branch

Muli Mall, 1<sup>st</sup> Floor,  
Kilungya Street  
P. O. Box 1322 - 90200  
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### Naivasha Branch

CfC Heritage House, Moi Road  
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### Nakuru Branch

Polo Centre, Tom Mboya Street,  
off Kenyatta Avenue  
P. O. Box 4362 - 20100  
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### Nanyuki Branch

Silver Plaza, Nyeri / Nanyuki Road  
P. O. Box 1615 - 10400  
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Fax: (+254) 62 31914

### Meru Branch

Nakumatt - Mwituu Center Bld  
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P. O. Box 1911 - 60200  
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Fax: (+254) 64 30709

### Thika Branch

Zuri Centre, 4<sup>th</sup> Floor  
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### Kisii Branch

Royal Towers, 2<sup>nd</sup> Floor,  
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P. O. Box 3066 - 40200 KISII;  
Tel: (+254) 58 203 054

### Kisumu Branch:

Tuffoam Mall, 1st Floor,  
Jomo Kenyatta Highway,  
P. O. BOX 1062 - 40100  
Tel: 057 - 2023125

### Eldoret Branch

Imperial Court  
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P. O. Box 6120 - 30100  
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### Embu Branch

Embu-Meru Highway  
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