



## INSURANCE POLICY

uAfrica has compiled a document for each courier, containing need-to-know information in relation to their policies for insurance more specifically, the processes to be followed for insuring your goods and/or processes to be followed should you need to claim under any policy of insurance.

This document is merely provided by uAfrica as a means to provide clarity on the processes relating to the Courier's policies of insurance. However, whilst uAfrica endeavours to ensure that the information contained therein is accurate, correct and/or up to date, uAfrica does not warrant, hold out or in any way represent this to be the case.

## COURIER IT

### A. Specifications

- Insurance must be indicated on a per waybill basis.
- Courierit will arrange insurance on your behalf via their insurer. They will assist in completing documentation, submitting and settling any claims.

### B. Cost relating to insurance

- If the insured value is R1000.00 and below, then a fixed fee of R20.00 is charged.
- If the insured value exceeds R1000.00, a premium of 1,7% of the insured value is charged.
- uAfrica charges 2% of the cost of insurance as an administration fee.
- The value insured is limited to R20 000.00. Which means that if the value insured is more than R20 000.00, insurance on that item will not be allowed. It will require the merchant to contact uAfrica directly in order to assist the merchant in arranging for special insurance with the courier. The courier has the right to deny the request or ask a higher fee than specified above.
- Excess charged, for which the merchant is liable, when processing a claim:
  - High-jack and/or armed robbery: minimum of at least 20% of declared value is applied.
  - Any other type of claim, a 2% excess of declared value is applied.
  - The excess amounts above will automatically be deducted prior to settlement.

### C. Conditions to apply to

- Parcels must be packaged to withstand the normal rigours of transportation. It is the responsibility of the merchant to ensure that parcels are packed according to the specifications of the courier. If the courier finds the parcel to have been insufficiently packaged, and conclude that damage was caused due to this reason, they have the right to deny the insurance claim.
- Electronics/gadgets must be in original packaging, sealed and brand new.
- Client must be able to prove with reasonable satisfaction of the carrier, that article has been lost or damaged and that such damaged was caused by the carrier.
- The maximum liability of the Carrier to the Client shall, to the maximum extent permitted in law, be the lesser of the insured value (as provided by the Client on the waybill), and R20 000.

## **D. Types of products that cannot be insured or for which Courierit will not accept any liability**

It is advised that you contact the courier before you insure a parcel in order to confirm that the type of product is insurable. The list below is subject to change.

- Second-hand / used goods
- Goods not in original packaging
- Glass

## **E. Special arrangements**

Special arrangements must be made for the following goods, which entails informing the courier and uAfrica, before shipping the parcels. The courier has the right to deny the request or ask a higher fee than specified above.

- Jewellery
- Precious stones / metals
- Narcotics
- Fluid, paints, acids, chemicals, Explosive or radioactive material
- Firearms
- Cosmetics
- Plant and/or animal and or human tissue: require special permits when transporting.
- Liquor: depending on what it is and the alcohol content, it has to be declared dangerous goods and packaged correctly for the airlines.
- Perishables
- Temperature sensitive items
- Art
- Documents – stock, bonds, cashier cheques, money orders, travelers cheques
- Negotiable instruments
- Chemicals
- Once claim submitted, the right and title of that items goes to the underwriter who may sell the item in salvage value.

## **F. How to claim**

- The courier must be informed within 48 hours after delivery has taken place. All claims can be mailed to [amyb@courierit.co.za](mailto:amyb@courierit.co.za)
- The damaged goods must be returned to the courier accompanied by the original invoice, reflecting the value of the goods. The claims are all sent to Courierit, Cape Town Branch Insurance Division.
- Courierit will not accept photos as proof of damage.
- All required documentation from the courier must be completed as per their terms and conditions. This will be conveyed to merchants as soon as claim is lodged.
- The courier will then submit the claim to their relevant insurer and provide the merchant with feedback.

## **G. Circumstances covered**

The term: “All Risks” means that cover is against all insurable risks, except those risks that are specifically excluded in terms of the Institute Clauses.

### **Included:**

- Fire or Explosion
- Overturning, derailment or other accident to a land conveyance, including impact of the load with any obstruction or projection on the carriageway or loss of or damage to the load directly resulting from the carrying conveyance avoiding or attempting to avoid an accident or collision.
- Loss or damage during the course of loading and/or discharge operations caused by contact with other containers/packages/cargoes and/or by handling equipment, including loss or damage as a result of the subject-matter insured being dropped from or by lifting equipment during loading or offloading. Earthquake, subsidence, landslides, volcanic eruption, lightning, floods, cyclones, hurricanes, sprinkler damage, objects falling from aircraft and the collapse or subsidence of docks, wharves or structures.
- Deliberate damage, deliberate destruction, malicious acts, vandalism and/or sabotage by the wrongful act of any person(s).
- Theft and/or pilferage and/or non-delivery of an entire shipping package and/or container, including theft accompanied by forcible and violent breaking into and out of the ship, conveyance, lift van, container or place of storage.

### **Excluded:**

- Losses which are inevitable and/or not fortuitous, including trade ullages or trade losses and ordinary wear and tear
- Losses arising from delay, including loss of market
- Losses arising from the insufficiency/inadequacy of packing and/or stowage
- Losses arising from inherent vice (being the natural failure of a commodity under certain conditions, for example: spontaneous combustion, rust, oxidization, discolouration, evaporation, sprouting, warping, etc.)
- Rejection of goods by port, customs or any other authorities
- Where the Insured fails to act as a prudent “un-insured” (i.e. without due diligence, care and caution), including the willful misconduct of the Insured
- Losses arising from the abandonment of cargo, be it forced or otherwise excluding Mechanical, Electrical & Electronic Derangement unless caused by an Insured Peril.

## DAWN WING

### A. Specifications

- Insurance must be indicated on a per waybill basis.

### B. Cost relating to insurance

- Minimum charge of R10.00 per waybill.
- The cost to insure a parcel is 2% of the insured value plus VAT or the current minimum charge, whichever is the greater.
- uAfrica charges 2% of the cost of the insurance as an administration fee.
- The value insured is limited to R50 000.00. Which means that if the value insured is more than R50 000.00, insurance on that item will not be allowed. The merchant will be responsible to arrange their own insurance for any value above R50 000.00.
- Excess charged, for which the merchant is liable, when processing a claim:
  - An excess rate of 3% or R100, whichever the greater, will apply to general cargo (excluding cellphones & accessories).

### C. Conditions to apply to:

- Parcels must be packaged to withstand the normal rigours of transportation. It is the responsibility of the merchant to ensure that parcels are packed according to the specifications of the courier. If the courier finds the parcel to have been insufficiently packaged, and conclude that damage was caused due to this reason, they have the right to deny the insurance claim.
- Electronics/gadgets must be in original packaging, sealed and brand new.
- Client must be able to prove with reasonable satisfaction of the carrier, that article has been lost or damaged and that such damaged was caused by the carrier.
- The maximum liability of the Carrier to the Client shall, to the maximum extent permitted in law, be the lesser of the insured value (as provided by the Client on the waybill), and R50 000.

### D. How to claim

- Dawn Wing must be contacted within 48 hours of the delivery with an image of the item and an 'incident report' (explaining what happened) accompanied by a copy of the original invoice stating the value of the goods.
- The need for assessment will depend on the nature of the claim.

## **E. Types of products that cannot be insured or for which Dawn Wing will not accept any liability**

It is advised that you contact the courier before you insure a parcel in order to confirm that the type of product is insurable. The list below is subject to change.

- Alcohol
- Bottle wine
- Liquor
- Antiques
- Ammunition
- Arms
- Explosives
- Artwork
- Paintings
- Frames
- Framed commodities
- Bank and or treasury notes
- Bonds
- Bullion
- Cash
- Travelers cheques
- Vouchers of any description
- Money
- Phone Cards
- Prepaid cards
- Securities
- Specie
- Stamps
- Tickets
- Bulk Cargo
- Cellular phones and accessories
- iPads
- iBooks
- Tables
- Mobile multimedia electronic devices
- Cigarettes
- Tobacco products
- Cobalt
- Copper
- Dangerous / hazardous goods
- Used and /or secondhand goods
- Documents of any description
- Manuscripts
- Patterns
- Plans
- Deeds
- Designs
- Certificates
- Samples
- Models
- Moulds
- Flowers
- Fresh Produce
- Frozen / Chilled foods
- Fruit
- Gold
- Silver articles
- Watches
- Jewellery
- Precious metals
- Precious /semi-precious stones
- Hides and skins
- Furs
- Household goods and personal effects
- Livestock
- Animals of any description
- Motor vehicles of any description
- Tyres
- Glass



## THE COURIER GUY

### A. Specifications

- Insurance must be indicated on a per waybill basis.

### B. Cost relating to insurance

- If the insured value is R1000.00 and below, then The Courier Guy will automatically assume liability at no extra cost. Thus, all parcels shipped with The Courier Guy via uAfrica will automatically be insured up to the value of R1000.00.
- Value insured above R1000.00 but below R2500.00, then a fixed fee of R 50.00 will be charged.
- Value insured above R2501 then 2% of the value insured will be charged.
- uAfrica charges 2% of the cost of the insurance as an administration fee.
- The value insured is limited to a maximum of R100,000.00. This means that if the value insured is more than R100,000.00, insurance on that item will not be allowed. It will require the merchant to contact uAfrica directly in order to assist the merchant in arranging for special insurance with the courier. The courier has the right to deny the request or ask a higher fee than specified above.
- If a parcel's volume is bigger than 1m x 1m x 1m and/or it weighs more than 50kg, The Courier Guy will not accept any liability.
- Excess charged, for which the merchant is liable, when processing a claim:
  - High-jack: minimum of at least 15% of declared value.
  - Non-high jacking or no theft a minimum of 10% of the declared value.
  - The excess amounts above will automatically be deducted prior to settlement.

### C. Conditions to apply to

- Parcels must be packaged to withstand the normal rigours of transportation. It is the responsibility of the merchant to ensure that parcels are packed according to the specifications of the courier. If the courier finds the parcel to be insufficiently packaged and conclude that damaged was caused due to this reason, they have the right to deny the insurance claim.
- Electronics/gadgets must be in original packaging, sealed and brand new.
- Client must be able to prove with reasonable satisfaction of the carrier that article has been lost or damaged and that such damaged was caused by the carrier.
- The maximum liability of the Carrier to the Client shall, to the maximum extent permitted in law, be the lesser of the insured value (as provided by the Client on the waybill), and R100,000.00

## **D. Types of products that cannot be insured or for which The Courier Guy will not accept any liability**

It is advised that you contact the courier before you insure a parcel in order to confirm that the type of product is insurable. The list below is subject to change.

- Mechanical / electrical goods must be in original / brand new packaging.
- Antiques
- Arms
- Ammunition
- Live animals
- Bank and treasury notes
- Bullion
- Bulk cargo of any description
- Cash
- Deeds
- Designs
- Documents
- Explosives
- Furs
- Gold
- Silver nuggets
- Models
- Molds
- Patterns
- Plans
- Precious metal
- Specie
- Traveler cheques
- Brass and scrap metal
- Seafood
- Fresh produce
- Frozen goods
- Aircraft
- Glass
- Artwork
- Baked goods
- Cars
- Coins / Bonds
- Dangerous goods
- Jewelleries
- Liquid
- Motorbikes
- Paintings
- Windows / glass frames
- Wine / Spirits / Liquids

## **D. How to claim**

- The courier must be informed within 48 hours after delivery has taken place.
- The damaged goods must be returned to the courier, accompanied by the original invoice reflecting the value of the goods.
- All required documentation from the courier must be completed as per their terms and conditions. This will be conveyed to merchants as soon as a claim is lodged.
- The courier will then submit the claim to their relevant insurer and provide the merchant with feedback.