



## INSURANCE AND CREDIT POLICY

uAfrica has compiled a document for each courier, containing need-to-know information in relation to their policies for insurance, as well as 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 give 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 up to date, uAfrica does not warrant, hold out or in any way represent this to be the case.



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## The Courier Guy

### A. CONDITIONS TO APPLY TO:

- Insurance must be indicated on a per waybill basis.
- 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 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 the article has been lost or damaged and that such damage was caused by the carrier.
- The maximum liability of the Courier to the Client shall, to the maximum extent permitted by law, be the lesser of the insured value (as provided by the Client on the waybill), and R100,000.00.

### B. COST RELATING TO INSURANCE:

- If the insured value is R1,000.00 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 R1,000.00.
- If the value insured is above R1,000.00 but below R2,500.00, then a fixed fee of R 50.00 will be charged.
- If the value insured is above R2,501.00, 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:
  - Hijack: minimum of at least 15% of declared value.
  - Non-hijacking or no theft a minimum of 10% of the declared value.
  - The excess amounts above will automatically be deducted prior to settlement.

### C. TYPES OF PRODUCTS THAT CAN NOT 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 Courier Guy only offers insurance on certain types of products, provided that they meet all of the specified packaging requirements; others, due to their nature, cannot be insured and for which liability will not be accepted.

For a complete list specifying all of these, click [here](#).

#### **D. HOW TO CLAIM:**

- The Courier and uAfrica must be informed of a claim within 48 hours after delivery has taken place.
- The damaged goods must be returned to the Courier, accompanied by the original invoice reflecting the cost 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 merchant is required to submit all documentation within 5 business days from receiving the documentation. If documents are not received within this period, the claim(s) will be forfeited.
- The Courier will then submit the claim to their relevant insurer and provide the merchant with feedback.

***Please note that the turnaround time for credit from the Courier is around 4-6 weeks, if approved.***

## CourierIT

### A. CONDITIONS TO APPLY TO:

- Insurance must be indicated on a per waybill basis.
- 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 Courier, that the article has been lost or damaged and that such damage was caused by the Courier.
- The maximum liability of the Courier to the Client shall, to the maximum extent permitted by law, be the lesser of the insured value (as provided by the Client on the waybill), and R20,000.
- 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 R1,000.00 and below, then a fixed fee of R20.00 is charged.
- If the insured value exceeds R1,000.00, 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:
  - Hijack and/or armed robbery: minimum of at least 20% of the declared value is applied.
  - For 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. TYPES OF PRODUCTS THAT CAN NOT 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

#### **D. SPECIAL ARRANGEMENTS:**

Special arrangements must be made for the following goods, which requires that the merchants informs 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 or metals
- Narcotics
- Fluid, paints, acids, chemicals, explosives or radioactive material
- Firearms
- Cosmetics
- Plant/animal/human tissue: requires special permits when transporting.
- Liquor: depending on what it is and the alcohol content; it must be declared as dangerous goods and packaged correctly for the airlines.
- Perishables
- Temperature-sensitive items
- Art
- Documents – stock, bonds, cashier cheques, money orders, travellers cheques
- Negotiable instruments
- Chemicals
- Once a claim is submitted, the right and title of those items goes to the underwriter who may sell the item in salvage value.

#### **E. HOW TO CLAIM:**

*Courier IT will take no liability for damaged, highjacked or lost parcels if not insured.*

- The Courier and uAfrica must be informed of a claim within 48 hours after delivery has taken place. All claims can be mailed to [amyb@courierit.co.za](mailto:amyb@courierit.co.za) and [support@uafrica.com](mailto:support@uafrica.com).
- The damaged goods must be returned to the Courier accompanied by the original invoice, reflecting the cost 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 a claim is lodged.
- The merchant is required to submit all documentation within 5 business days from receiving the documentation. If documents are not received within this period, the claim(s) will be forfeited.
- The Courier will then submit the claim to their relevant insurer and provide the merchant with feedback.

**Please note** that the turnaround time for credit from the courier is around 4-6 weeks, if approved.

## **F. CIRCUMSTANCES COVERED:**

The term: “All Risks” means that cover is provided 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 accidents 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 storage
- 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 wilful 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. CONDITIONS TO APPLY TO:

- Insurance must be indicated on a per waybill basis.
- 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 Courier.
- The maximum liability of the Courier to the Client shall, to the maximum extent permitted by law, be the lesser of the insured value (as provided by the Client on the waybill), and R50,000.

### 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. TYPES OF PRODUCTS THAT CAN NOT 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
- Travellers' 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

For some useful packaging guidelines when sending parcels through Dawn Wing, click [here](#).

#### **D. HOW TO CLAIM:**

- Dawn Wing and uAfrica must be informed of a claim 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 cost value of the goods.
- The merchant is required to submit the original invoice stating the cost value of the goods within 5 business days from receiving the documentation. If documents are not received within this period, the claim(s) will be forfeited.
- The need for assessment will depend on the nature of the claim.

**Please note** that the turnaround time for credit from the Courier is around 4-6 weeks, if approved.

## MDS Collivery

### **A. CONDITIONS TO APPLY TO:**

- Insurance must be indicated on a per waybill basis.
- 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 damage was caused due to this reason, they have the right to deny the insurance claim.
- The system-generated waybill must be printed and fixed to the parcel.
- A signed proof of delivery is required.
- The physical delivery address is required; it will not suffice if the PO Box address was provided.
- Electronics/gadgets must be in original packaging, sealed and brand new.
- Client must be able to prove with reasonable satisfaction of the Courier that the article has been lost or damaged and that such damaged was caused by the Courier.
- Clients must keep the original packaging and be able to provide proof of the packaging used to protect the shipment.

### **B. COST RELATING TO INSURANCE:**

- If the insured value is R1,000.00 and below, then MDS Collivery will automatically assume liability at no extra cost. Thus, all parcels (subject to point C and D below) shipped with MDS Collivery via uAfrica will automatically be insured up to the value of R1,000.00.
- If the value insured is above R1,000.01 and less than R10,000.00, then a fixed R100.00 per waybill will be charged.
- The value insured is limited to a maximum of R10,000.00. This means that if the value insured is more than R10,000.00, insurance on that item will not be allowed via MDS Collivery.
- The value insured is only for the direct cost of the replacement of the goods and does not include any indirect or consequential damages.

### **C. TYPES OF PRODUCTS THAT CANNOT BE INSURED OR FOR WHICH MDS COLLIVERY 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.

MDS Collivery only offers insurance on certain types of products, provided that they meet all of the specified packaging requirements; others, due to their nature, cannot be insured and for which liability will not be accepted.



The list specifying all of these are outlined in the Courier's Terms and Conditions, to view these click [here](#).

#### **D. HOW TO CLAIM:**

- uAfrica Support must be informed of the claim at least three business days after delivery has taken place.
- The damaged goods must be returned to the Courier, accompanied by the original invoice reflecting the cost 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 merchant is required to submit all documentation within 5 business days from receiving the documentation. If documents are not received within this period, the claim(s) will be forfeited.
- The Courier will then submit the claim to their relevant insurer and provide the merchant with feedback.

***Please note that the turnaround time for credit from the Courier is around 4-6 weeks, if approved.***

## Internet Express

### A. COST RELATING TO INSURANCE:

- If the insured value is R100.00 and below, then Internet Express will automatically assume liability at no extra cost.
- However, Internet Express does not offer the ability to insure a parcel on a waybill basis where the value is more than R100.00.
- Merchants are advised to make use of their own insurance when shipping with Internet Express.
- Internet Express will not take any liability when shipping parcels that weigh more than 30kg, may that be volumetric weight or actual weight. Internet Express has the right to deny collecting a parcel if the weight is above 30kg.
- 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 damage was caused due to this reason, they have the right to deny the insurance claim.

### B. TYPES OF PRODUCTS FOR WHICH INTERNET EXPRESS WILL NOT ACCEPT ANY LIABILITY

- Currency
- Negotiable instruments
- Jewellery
- Gemstones
- Wrought or unwrought metals
- Antiques
- Works of art
- Securities
- Drugs
- Weapons
- Living animals or plants
- Refrigerated/perishable goods
- Household and personal effects
- Second-hand goods
- Cigarettes, tobacco and tobacco products
- Any valuable documents
- Glass or glass product

The list specifying all of these are outlined in the Courier's Terms and Conditions, to view these click [here](#).



### C. HOW TO CLAIM:

- Any claim for loss or damage to a parcel shipped with Internet Express must be lodged within 7 days with the uAfrica Support Team. In order for the claim to be valid, it is also required that the packaging of the damaged parcel be retained.
- uAfrica Support will then submit the claim on the Internet Express Client Portal.
- When uploading a claim, any supporting documentation that the merchant can give is helpful, including photos (if possible), as well as an invoice of the cost value of the goods (not to be made out to Internet Express, but simply to show the replacement cost).
- Any additional documents will be requested from uAfrica Support.
- The merchant is required to submit all documentation within 5 business days from receiving the documentation. If documents are not received within this period, the claim(s) will be forfeited.

***Please note that the turnaround time for credit from the Courier is around 4-6 weeks, if approved.***