

---

## Policy Schedule

---

<b>Type of Policy:</b>	Marine Cargo Policy (Transit Insurance)
<b>Policy Number:</b>	M2 M033433 CAN
<b>Insurer:</b>	QBE Insurance (Australia) Limited
<b>Interest Insured:</b>	General Cargo (Excluding restricted cargo types noted below)
<b>Transit Per:</b>	Road/ Rail/ Air/ Sea/ Post
<b>Limits of Liability:</b>	A\$1,500 per consignment Buy Up (if requested): from A\$1,500 to a maximum of A\$25,000 per consignment
<b>Rates:</b>	<p><a href="#"><u>PAYG/Cash Customers: (Domestic and International sending's)</u></a></p> <p><b>A\$1.00 for every A\$100.00 in value/ consignment note</b> plus GST if applicable. (Standard offer)</p> <p><b>A\$1.50 for every A\$100.00 in value/ consignment note</b> plus GST if applicable. (Premium offer).</p> <p>Minimum premium of A\$4.00 plus GST if applicable per consignment note.</p> <p><a href="#"><u>Invoicing/ Regular Customers (Domestic and International sending's):</u></a></p> <p><b>A\$7.50</b> plus GST if applicable (Standard offer)</p> <p><b>A\$8.25</b> plus GST if applicable (Premium offer)</p> <p><b>Note:</b> a rate of 0.75% to apply to all shipments over A\$1,500.00 up to a maximum of A\$25,000.00 if required.</p>

---

## Policy Schedule

---

- Excess:** **PAYG/Ad Hoc shipments** - A\$100.00 (minimum) or 10% of the Insured value per claim capped at A\$500.00 per claim.
- Regular/Invoiced customers purchasing “automatic” cover** – A\$200.00 each claim.
- Basis of Valuation:** **Domestic shipments:** Invoice value plus freight.  
**Imports:** Landed Cost (excluding duty) plus 10%.  
**Exports:** Cost/ Insurance/ Freight plus 10%.
- Geographical Limits:** Voyages/transits from ports and/or places world-wide to Australia, within Australia & from Australia to ports and/or places world-wide are insured by road, rail, air, sea & postal conveyances. However, this insurance specifically excludes voyages/transits from or within:
- Africa: Algeria, Central African Republic, Chad, Democratic Republic of Congo\*, Eritrea, Ethiopia, Guinea, Cote D’voire (Ivory Coast)\*, Kenya, Madagascar, Nigeria, Rwanda, Sierra Leone\*, Somalia\*, Sudan\* & Zimbabwe\*;  
Caribbean: Cuba\*;  
Eastern Europe: Belarus\*, Georgia, Tajikistan, Turkmenistan, & Uzbekistan;  
East Asia: North Korea\*;  
South Asia: Afghanistan\*, Iran\* & Pakistan;  
Southeast Asia: Burma (Myanmar)\*;  
Western Asia: Iraq\*, Lebanon\*, Liberia, Syria\* & Yemen;  
South America: Bolivia, Colombia;  
Other: Any country where local legislation precludes the insurance from being placed outside of that country or requires insurance to be placed in the locality of that country.
- \* Subject to United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, European Union, United Kingdom or United States of America.
- Conditions of Cover:** **Domestic shipments:** As per QBE’s CourierSure Goods in Transit PDS and Marine Insurance Policy QM3248-1215
- International shipments:** Cargo Single Transit – Imports and Exports QM3099-1215

---

## Policy Schedule

---

### Restricted Cargo types:

### Standard offer - policy Exclusions:

- Fragile items, Items that have a fragile sticker or writing on the packaging, Fragile as deemed by Couriers and freight or the carrier
- Currency
- Jewellery, gemstones, precious metal & rare metals and collectables
- Flat pack furniture
- Musical instruments
- Negotiable instruments
- Electronic goods not limited to laptops, computers, servers, Digital storage or memory, mobile phone, Battery operated or plug in operated
- Antiques
- A work of art, artwork, art piece, **piece of art** which may be used of any work regarded as art in its widest sense, including works from literature and music, these terms apply principally to tangible, portable forms of visual art
- Drugs
- Weapons
- Explosive or Dangerous goods,
- Living animals or plants, refrigerated or perishable goods
- Household items
- Personal effects
- Second hand goods
- Cigarettes & tobacco products
- Valuable documents
- Printed material or packaging
- Glass or glass products
- Porcelain or Porcelain products
- Enamel or enamel products,
- Man-made stone
- Any item not fit for transport under the service that has been booked under
- Over hanging items
- Items that are protruding from the packaging they are shipped in
- Poorly packed items
- Tubes
- Unusual shaped items
- Items deemed to be manually handled by a carrier
- Items that are 30kgs and over and are not placed on a skid or pallet
- Items over 2M in length width or height and not on a skid or pallet
- Pallets, crates, boxes, bags etc. that contain the insured items
- Any item where the insurance holder cannot prove the cost of the insured item

---

## Policy Schedule

---

### **Premium offer - policy Exclusions:**

- Currency
- Jewellery, gemstones, precious metal & rare metals and collectables
- Flat pack furniture
- negotiable instruments
- Antiques
- Allowed with provisions: A work of art, artwork, art piece, piece of art which may be used of any work regarded as art in its widest sense, including works from literature and music, these terms apply principally to tangible, portable forms of visual art - Only if professionally packed & valued.
- Drugs
- Weapons
- Explosive or Dangerous goods,
- Living animals or plants, refrigerated or perishable goods
- Household items
- Personal effects
- Second hand goods
- Cigarettes & tobacco products
- Printed material or packaging
- Glass or glass products
- Any item not fit for transport under the service that has been booked under
- Over hanging items
- Items that are protruding from the packaging they are shipped in
- Poorly packed items
- Items that are 30kgs and over and are not placed on a skid or pallet
- Items over 2M in length width or height and not on a skid or pallet
- Pallets, crates, boxes, bags etc. that contain the insured items

### **Claims Notification**

#### **Period:**

If a consignment is received damaged, but damage is not apparent at the time of delivery, then the client has strictly 7 business days to report such damage. For items which are lost in transit, the client has strictly 7 business days to report the loss, from the date which the client becomes aware of the loss. Such damage or loss will be deemed to have occurred during the period of transit. Absolutely no consideration whatsoever will be given to damaged / lost items where the loss is notified 7 business days after delivery. (Note: Business days does not include public holidays or weekends).

\*This Policy Schedule attaches to and forms part of QBE's CourierSure Goods in Transit PDS and Marine Insurance Policy QM3248-1215 /& QBE's Cargo Single Transit – Imports and Exports PDS & MIP QM3099-1215.