

# MARINE CARGO COVER IN BRIEF

As an Importer of vehicles you know the risks. Jacanna make it easy and have an automatic insurance cover. You get specialist Insurance cover for your imported vehicles at no cost to you.

## **Your investment is covered**

Along with Crombie Lockwood and the insurers Vero, Jacanna have tailored this Insurance product to meet the specific needs of vehicle importers.

## **The cover will protect your vehicles from the following and more.**

Fire - pilfering - stranding - general average - mishandling - theft - earthquake - sinking - collision (whilst driven incidental to loading and unloading).

For your convenience to lodge a claim complete a claim form which can be found in the documents section of the website and email to

**Alexia.lloyd@crombielockwood.co.nz**

## **N.B: \$250.00 policy excess applies to all claims to be paid by the importer**

### **Important information:**

- Marine Insurance cover terminates in the following circumstances (Whichever occurs first):
- 30 days after discharge from the vessel
- Delivery to the importers premises, or premises described in the Bill of Lading
- Delivery to other commercial premises instructed by the insured
- When the vehicle is driven under its own power - except when incidental to the loading & unloading.

### **Exclusions – Principle exclusions include**

- Delay causing loss of market
- Pre-existing damage
- Inner cargo
- Damage caused while the vehicle is being driven (unless being driven incidental to loading and unloading)
- Vehicles over NZ\$40,000 CIF +10% value are not covered above this limit and require separate insurance arrangements.

### **Please note:**

The above information has been provided for general information purposes only. Please refer to the policy document for full details of the policy terms, conditions, and exclusions.

### **A profile on our insurance partner Crombie Lockwood**

At Crombie Lockwood we operate on the simple but demanding premise that your livelihood is our responsibility and we take that very seriously. Our experience with vehicle importing protection gives us a deep understanding of your requirements which enables us to provide the best cover for your needs and deliver efficient claim settlements.

Crombie Lockwood has been providing natural cover to New Zealanders since 1978. We are the largest insurance broking company by premium volume in New Zealand