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# GOODS IN TRANSIT Insurance Policy

*You are in safe hands*

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***Welcome to your Good In Transit Insurance Policy***

*Dear Esteemed customer,*

*On behalf of MAYFAIR INSURANCE COMPANY RWANDA Ltd I would like to thank you for choosing us as your insurer.*

*Our commitment is to the policyholder quality service and suitable insurance products, such as the one you have purchased.*

*This policy is a document. It is the evidence of the contract that we have made with each other. Please read it carefully and if you have any questions, contact your intermediary (if any) or us.*

*Remember that we will reward you for being claims free as per the No-Claims Discount Clause.*

*Yours faithfully,*

***General Manager / Underwriting Manager.***

***Mayfair Insurance Company Rwanda Ltd.***

## GOOD IN TRANSIT INSURANCE POLICY

**Policy Number:** \_\_\_\_\_

**Period of Insurance:** From: \_\_\_\_\_ To: \_\_\_\_\_

(Both dates inclusive) And any subsequent period for which the Insured shall pay and the Company shall accept a renewal premium.

### IMPORTANT NOTES

1. Please read this Policy document carefully. If you find that the Policy does not meet your requirements please contact us or write to us and return the document to the Company within 30 days with your suggestions for consideration.
2. Any material change affecting the property Insured by this Policy must be advised to the Company immediately.
3. In the event of any loss or damage to the Insured property, immediate notice should be given to the Company. Prompt reporting of a loss is important for preserving evidence that may be critical in determining admissibility of the claim and amount payable. You shall comply with all the conditions of this Policy. In the event of a claim, you shall provide all facts, information and supporting documentary evidence to enable the Company to process your claim.
4. Feel free to contact us in case of any future insurance needs or questions.
5. This Policy is not transferable.

# Good in Transit Insurance Policy

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## THE INSURANCE AGREEMENT

**WHEREAS** the Insured by a proposal and declaration written application or statement which shall be the basis of this contract has applied to MAYFAIR INSURANCE COMPANY RWANDA Ltd (herein after called the Company) and paid premium as consideration for the insurance herein contained;

**NOW THIS POLICY WITNESSES** that if at any time during the stated Period of Insurance or during any other period for which the Company may accept payment for the renewal of this Policy, then the Company will subject to the terms of this Policy indemnify the Insured in respect of:-

Loss of or damage to property belonging to the Insured or for which the Insured is responsible arising from any accident or other perils, not otherwise specifically excluded in this policy, whilst in transit by any conveyance as specified in the Schedule.

This Policy extends to cover expenses reasonably and necessarily incurred in respect of;

- a) Cost of debris removal in the course of removal of property damaged, from the site where damage occurred.
- b) Transferring property from the vehicle following an accident and reloading to another conveyance.
- c) Securing and protecting the property at the site of accident.
- d) Damage (excluding wear and tear) to tarpaulins, sheets, trailer curtains, ropes, chains, webbing straps and packing materials following an accident.

The limit of cover under this extension shall be subject to a maximum of 10% of limit of liability stated for any one consignment and that the maximum amount payable on the claim shall not exceed the limit stated in the Schedule for any one consignment.

The Company may at its own option pay, reinstate, and repair or replace such goods subject to the limits stated in the Schedule.

## DEFINITIONS

### Business

The business, trade, or occupation stated in the Schedule.

### Terms

Conditions, Warranties and Exceptions of this Policy.

### Material Facts

Every information which can influence the Company's decision in accepting the risk and determining the terms.

### Conveyance

For purposes of this policy conveyance shall mean transportation by road, rail or any other means as specified in the schedule.

### Transit

For purposes of this policy transit shall commence when the goods are being loaded upon, carried by, and offloaded from the mode of conveyance or whilst temporarily stored for a period not exceeding 3 days in the course of the journey until delivery at the final destination.

## EXCEPTIONS

### A. This policy does not cover loss, destruction or damage caused by:

1. Wear and tear, depreciation, deterioration, inherent vice or defect, damp, vermin, insects, fungi, rust, oxidation and/or discoloration, except as a direct result of fire, theft or accident to the conveyance.
2. Atmospheric or climatic conditions or contamination except as a direct result of fire, theft or accident to the conveyance.
3. Defective or inadequate packaging or insulation.

4. Theft or attempted theft of goods conveyed in any open-top or open-sided vehicle.
5. Theft or attempted theft of goods whilst the vehicle is left unattended unless the property is contained in a securely locked vehicle and the keys removed from the vehicle or the vehicle itself is housed in a securely locked building and entry to such locked vehicle or building is accompanied by forcible and violent entry to or exit.
6. Wilful misconduct of the Insured, theft or dishonesty on the part of the Insured's employees, disappearance of or unexplained inventory shortage.
7. Delay, loss of market, indirect loss or consequential loss of any kind.
8. Breakdown of refrigeration equipment.
9. Detention, confiscation, nationalisation, requisition or wilful destruction by any government, public, municipal, local or customs authorities.
10. Pressure waves caused by aircraft and other aerial devices travelling at sonic and supersonic speeds.

**B. The policy does not cover:**

- 1) Loss of any liquid gas or goods from containers by leakage, spillage, evaporation or loss in weight or volume;
- 2) The conveyance and/or storage of explosives acids chemicals and gases and goods of hazardous nature;
- 3) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by, or arising from, ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- 4) Any liability, loss, damage or expense of whatsoever nature directly or indirectly caused by, resulting from, happening through, or in connection with any act of terrorism, regardless of any other cost contributing concurrently or in any other sequence to loss, damage or expense;
- 5) Any loss or damage occasioned by or through or in consequence directly or indirectly, of any of the following occurrences namely;
  - a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) and civil war.
  - b) Abandonment and/or permanent or temporary dispossession resulting from confiscation, seizure, restraint, commandeering, nationalisation, appropriation destruction or requisition by order of any government de jure or de facto or by any lawfully constituted authority.
  - c) Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion. Revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or siege.
- 6) Loss or damage occurring outside the Territorial limits stated in the Schedule;
- 7) Any loss, damage or expenses arising from non-compliance to the Axle Load Regulations set by the Government.
- 8) The amount of excess stated in the Schedule;
- 9) Consequential loss of any kind.

**C. This policy does not cover loss of or damage to the following goods unless specifically agreed with the Company and terms agreed prior to the carriage or storage of such goods:**

- 1) Deeds, bonds, bills of exchange, promissory notes, money or other negotiable instruments, securities or stamps;
- 2) Documents, manuscripts, business books, computer systems records, patterns, models, mould, plans or designs;
- 3) Electrical or electronic equipment, cameras and photographic equipment;
- 4) Bullion, jewellery, precious metals, precious stones, platinum, gold or silver articles, furs, watches, curios or works of art, tobacco, cigarettes, wines, spirits and the like;
- 5) Travellers' samples, tools, equipment, machinery, plant or any property entrusted to the Insured as a carrier under a contract for transport or storage of such property;

- 6) Glass and other articles of a brittle nature except as a direct result of fire, theft or accident to the conveying vehicle;
- 7) Livestock and/or living creatures.

In any action, suit or other proceeding in which the Company alleges that by reason of these provisions, any loss or damage is not covered by this Agreement, the burden of proving that such loss or damage is covered shall be upon the Insured.

## **CONDITIONS**

### **1. Interpretation**

This Policy and the Schedule and any endorsements shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such meaning wherever it may appear.

### **2. Material Disclosure**

If there shall be any misstatement, misrepresentation or omission of a material fact from the information supplied by the Insured whether by the said proposal and declaration or otherwise, this Policy shall be null and void and any moneys payable under the same shall be forfeited.

### **3. Reasonable Care**

The Insured shall ensure that

- (i) any security devices fitted in the vehicle(s) are in a proper working condition.
- (ii) the vehicle/s are maintained in an efficient and roadworthy condition.
- (iii) the vehicle/s is suitable for carriage of the insured goods.
- (iv) goods and/or merchandise are protected from loss or damage. where the vehicle is not an enclosed body type, goods carried are covered with tarpaulin.
- (v) due care and diligence is exercised in the selection of employees and selection of the contracted carriers.

### **4. Claims Procedures**

On the happening of any event which may give rise to a claim under this policy the insured shall:

- (a) Immediately notify the Company.
- (b) Carry out and permit to be taken, any action which may be reasonably practicable to prevent further loss, destruction or damage.
- (c) Retain unaltered for such time as the Insurer may reasonably require the damaged goods or anything connected in any way with the incident.
- (d) Where the property is being conveyed by a carrier, notify the carrier concerned of the loss, destruction or damage within the time limits for notification of an incident as stipulated in the contract of carriage.
- (e) Where the loss involves theft, attempted theft, malicious damage or disappearance, the Insured shall give immediate notice to the police and take reasonable and practicable steps towards recovery of the lost goods.
- (f) In respect of any claim for which the Company may be liable under this policy the Insured shall not make any admission of liability or promise of payment without Company's written consent and shall forward to the Company immediately upon receipt every letter, claim, writ and summons.

### **4. Claims Co-operation Clause**

In the event of a claim the Insured shall;

- (a) Facilitate the authorized representatives or agents of the Company to access the goods and /or the scene of the incident.
- (b) Furnish full information, particulars and evidence to the Company to substantiate the claim made including invoices, delivery notes, consignment notes and any other proof of value and ownership
- (c) Provide all the assistance and co-operation required by the Company in connection with the claim.
- (d) Not abandon or expose the property to any further damage or loss.

## **5. Contribution**

If at the time a claim arises under this policy there shall be any other insurance covering the same risk the Company shall not be liable to pay more than its proportionate share of such loss.

## **6. Subrogation**

The Company may at its own expense use legal means in the name of the Insured for recovery of any property lost or its value and the Insured shall give all reasonable assistance for that purpose. Upon settlement or making good any loss or damage under the policy the Company shall be entitled to any property recovered.

## **7. Underinsurance**

If the property insured at the time of loss be of greater value than the Sum Insured as stated in the Schedule of this Policy then the Insured shall bear a proportionate share of the loss accordingly.

## **8. Fraudulent Claims**

If the Insured or his representative makes a claim knowing the same to be fraudulent, the claim shall not be payable. The Company may in addition refer the matter to the relevant law enforcement authorities.

## **9. Communication**

Every written communication to the Insured shall be sent to the Insured's last known address or delivered personally.

Notices and information to the Company must be in writing and sent to the registered office of the Company or its branch office.

## **10. Alteration**

The Insured shall notify the Company in writing if the circumstances in which the insurance was entered into be materially altered and the risk of loss increased.

Unless such alteration is declared to the Company and its written consent to continue the insurance be obtained, the Company shall not be liable for any losses arising due to any such alteration.

## **11. Transfer of rights**

Nothing contained in this Policy shall unless expressly stated give rights against the Company to any person other than the Insured, his executors or administrators, and the Company will not be bound by any passing of the interest otherwise than by death or operation of Law unless and until the Company shall by endorsement declare the insurance to be continued.

## **12. Cancellation**

This Policy may be cancelled at any time at the request of the Insured in which case the Company will retain a premium calculated on pro rata basis for the time this Policy has been in force and provided no claim has arisen during the current Period of Insurance.

This Policy may also be cancelled at the option of the Company on fourteen (14) days' notice being given in writing to the Insured, in which case the Company shall be liable to return a proportionate part of the premium for the unexpired term of the Policy from the date of such cancellation.

## **13. Due observance**

Compliance, observance and fulfilment of the terms of this Policy by the Insured shall be a condition precedent to any liability attaching under this Policy.

## **14. Dispute Resolution**

- a) For any disputes arising out of this Policy the insured shall endeavour to resolve the matter by negotiation with the Company.
- b) Any disputes or issues not resolved by negotiation 30 days after the dispute arising may be resolved through a sole mediator jointly appointed by the parties in writing.
- c) Disputes that remain unresolved 60 days after the dispute arose (unless the parties extend that period in writing) shall be resolved by a sole arbitrator appointed either by the parties in writing or, in the absence of an agreement on the choice of arbitrator, by Rwanda National Insurance Commission upon the request of any of the parties.

## **15. Premium Adjustment**

Whenever the premium charged on this policy is based on estimates of turnover, the Insured shall supply the Company within 30 days of expiry of each Period of Insurance with an accurate declaration of the

annual value of the goods transited (expressed in Rwandan Francs) during the preceding Period of Insurance. The Insured shall allow the Company to inspect such relevant records if so required.

If the amount shall vary from the amount upon which premium has been paid, the premium shall be adjusted accordingly and the difference paid by or allowed to the Insured as the case may be, subject to the Company retaining a minimum of not less than 75% of the deposit premium for any one Period of Insurance.

Should the Insured fail to supply such a declaration within one month of the expiry of the period of insurance, the Company shall be entitled to charge additional premium in respect of the expired period of insurance and in any case not less than 25% of the deposit/provisional premium.

#### **16. Jurisdiction Clause**

The indemnity provided by this Policy shall apply only in respect of judgments which are in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Rwanda.

#### **17. Asbestos Exclusion Clause**

It is hereby understood and agreed that this Policy shall not apply to, and does not cover, any actual or alleged liability whatsoever for any claim or claims in respect of, resulting from, or in consequence of, or in any way involving, asbestos or any materials containing asbestos in whatever form or quantity, provided that the loss or the losses are caused or contributed by the hazardous nature of asbestos.

#### **18. Premium Payment Warranty**

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed that the indemnity provided by this policy will only apply on payment of full premium to the Company in accordance with the provisions of the Insurance failure to which cover lapses.

Subject otherwise to the terms conditions limitations and exceptions of the policy.

#### **19. Electronic Date Recognition Clause**

##### **Section 1**

This Policy does not cover any loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to:

- a. the calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change, including leap year calculations by any computer system, hardware, program or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not; or
- b. any change, alteration or modification involving the date change to the year 2000 or any other date change, including leap year calculations, to any such computer system, hardware, program or software or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not.

This clause applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

However, this section shall not apply in respect of physical damage occurring at the insured's premises arising out of the perils of fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, hurricane, cyclone, riot, strike, civil commotion, vandalism, malicious mischief, earthquake, volcano, tsunami, freeze or weight of snow.

##### **Section 2**

Notwithstanding Section 1 above, this reinsurance does not cover any costs and expenses, whether preventative, remedial or otherwise, arising out of or relating to change, alteration or modification of any computer system, hardware, program or software or any microchip, integrated circuit or similar device in computer or non-computer equipment, whether the property of the insured or not.

##### **Section 3**

The date change to the year 2000, or any other date change, including leap year calculations, shall not in and of itself be regarded as an event for the purposes of this insurance.