# Intercargo Insurance Company Master Application for Transportation Industry Liability Insurance Coverage(s)

Applicant Name: \_\_\_\_\_

- **NEW**
- { RENEWAL of Policy # \_\_\_\_\_

## PLEASE CHECK ADDENDUM (S) ATTACHED:

- { Coverage A: Bill of Lading Liability
- **Coverage B: Financial Loss (Errors & Omissions Coverage)** 
  - { Y2K Addendum: Must be completed if financial loss (Errors & Omissions coverage is applied for.)
- { Endorsement C: Bailee Liability (Warehouse & Motor

### **Carriers**)

- **Endorsement D: Packing Liability**
- { Endorsement E: Container Coverage
- **Endorsement F: Contingent Cargo Legal Liability**

### Proposed effective date of insurance coverage ///. (Not binding until accepted by insurance company.)

You must personally complete this application in its entirety. Verbal communication or oral representation cannot be relied on in whole or in part.

# **APPLICATION FOR TRANSPORTATION INDUSTRY LIABILITY INSURANCE COVERAGE(S)**

#### Directions

- 1. Please answer all questions completely. If additional space is needed, please list information on separate page(s), which will be attached to and become a part of this application.
- 2. This application must be signed and dated by an officer, managing director, partner, or owner of the company applying for coverage.
- 3. Please provide copies of the following (check if included in application):
  - Your corporate brochure
  - A sample of your invoice (front and back)
    - Your terms and conditions of service for each country in which you operate. (if applicable)
    - Any other document addressing your liability or damages in event of a claim or lawsuit
  - Financial statement from your last *full* financial year

NOTE: Acceptance and review of these documents does not mean that all activities or entities listed therein will be covered.

#### **General Information**

2.

3.

1. Applicant Name: List companies to be insured under this policy. Include all subsidiaries and divisions (*do not list agents*). List only those entities that fit the policy definition of a Transportation Specialist, such as ocean, air, or surface forwarder, ocean or air consolidator, IATA agent, etc. Attach separate sheet if necessary.

Name			
City		State	Zip
Phone	Fax	Contact	
<ul> <li>Company Information:</li> <li>(a) Date company or its</li> <li>(b) If in business less the managing directors:</li> </ul>	predecessor was established: _ an 2 years, provide the followi	ng information for company own	ers, officers, partners, or
Name	Title	Years of Experience	Years with Organization
Loss Prevention, Reduc			
		ich you are a member (FIATA, H	
(b) Do you use NCBFA.	A Terms and Conditions of Ser	vice?	NO YES
2. Are you successf	on?		□ NO □ YES
shipments/transactio			NO YES
of Service, which ap	ar invoice reference, in bold ty pear on the reverse side of you	r invoice?	NO YES
(f) Is Paragraph 8, (Terr	ms and Conditions of Service)	rms and Conditions of Service? Limitation of Liability either	□ NO □ YES
underlined, in italics	and/or in bold print?		🗌 NO 📋 YES

NO

NO

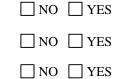
YES

YES

- (g) Are employees encouraged to participate in continuing education courses?
- (h) Do you conduct loss prevention seminars for your employees?
- (i) Do you have a system to date and time stamp all incoming mail, deliveries, facsimiles, etc?
- (j) Do you secure certificates of insurance, and evidence of licensing from truckers, warehousemen, etc.?
   NO YES

(k)	Do you have your customers sign a form prior to or at the time of making entry or the
	export transaction stating that the information contained therein is accurate?

(l) Do you have a properly signed Power of Attorney for all customers on file, which Incorporates by reference, the revised Terms and Conditions of Service?



4. Service Contracts: Do you have any service contracts in effect with your customers?

**NOTE:** We will not cover claims arising out of your liability assumed under any oral or written contract or agreement other than your standard terms and conditions of service, bills of lading, or tariffs unless they have been approved by us and a separate premium charged specifically for that contract.

5.	Gross Receipts:	(Exclude amounts	paid for	Customs a	duties, sa	iles taxes,	and/or freight	advances.)
	From your last fin	ancial statements.	(Attach v	erifying st	(atement	)		

(a)	Annual gross receipts from OCEAN forwarding/consolidation NVOC(C) activities.	US\$
(b)	Annual gross receipts from AIR forwarding/consolidation or agency activities.	US\$
(c)	Annual gross receipts from DOMESTIC (rail/truck) forwarding/consolidation or	
	agency activities.	US\$
(d)	Annual gross receipts from CUSTOMS BROKERAGE.	US\$
(e)	Other (please identify)	US\$
(f)	Total Gross Receipts from all operations.	US\$

**NOTE:** No coverage is afforded to the following types of business entities, unless coverage is granted by endorsement to the policy: Charterers (or chartering activities of any kind); steamship agents; steamship brokers; ships agents (vessel); shipping agents (vessel); stevedores; carriers; vessel owners; vessel operators; vessel managers; importers or exporters.

#### All Applicants Must Complete the Following

#### Please read the following and sign below.

The undersigned being authorized by and acting on behalf of the applicant and all persons or concerns seeking insurance:

- 1. Has read and understands this application and the insurance policy.
- 2. Declares and warrants all statements set forth in this application are true, complete, and accurate.
- 3. Declares and represents that any occurrence or event taking place prior to the effective date of the policy applied for, which may render inaccurate, untrue, or incomplete any statement made herein will be immediately reported in writing to the insurer. The undersigned agrees that receipt by the insurer of this written report prior to the inception of the policy applied for is a condition precedent to coverage.
- 4. Acknowledges and agrees that the accuracy of the information in this application and its submission prior to inception of the policy applied for are conditions precedent to coverage.
- 5. Agrees to pay the deductible amount at the time requested by the insurance company.
- 6. Understands and agrees that if the insured's deductible amount and/or premium audit is not paid within thirty (30) days from the date requested by the insurance company, the applicant/insured will be liable for all collection costs of the insurance company including court costs and attorneys' fees.
- 7. Warrants that any misrepresentation on the application, whether innocent or intentional, will result in the policy being void from its inception.
- 8. Agrees that the insurance company can obtain financial/credit information from companies which provide such services and information from applicant's prior insurers.
- 9. Authorizes the release of the information described in number 7 above.
- 10. Agrees that the renewal or reissuance of the policy after its initial term may be done by FAX or through the INTERNET.
- 11. Agrees that subsequent renewals or continuations can be accomplished by the use of renewal and/or continuation certificates.

The signing of this application does not bind the undersigned to purchase the insurance nor does review of the application bind the insurance company to issue a policy. The insurance company reserves its right to offer limits or deductibles other than those selected by the applicant. It is agreed that this application is the basis of the contracts, should a policy be issued and that a copy of this application and all attachments become a part of the policy and any such renewal or continuation thereof. Updates including renewal or continuation, whether signed or not, by you, will become a representation and part of the policy.

Name of Applicant (Company Name)	City, Country		
Name of Applicant's Representative (type or print)	Title (Owner, Officer, Partner or Managing Director)		
Signature of Applicant's Representative	Date of Signature		

2.

Producer Information This section for Agent use only.

1. Please indicate other insurance this applicant has with Intercargo Insurance Company.

	Policy Number	Premium	Expiration Date
Customs Bonds			
(FMC) Freight Forwarder Bond			
(FMC) NVOCC Bond			
ICC Property Broker Bond			
Business Package Policy			
Commercial Auto			
Ocean / Air Cargo			
Workers' Compensation			
Umbrella			
Other			
Do you know the Applicant?		iten do you visit the client's ofj	
Address			
City		state	
Phone	Fax	Agency Contact	
Signature of Producer		I	Date

(By signing you are affirming your recommendation of the risk.)

#### Coverage A: Bill of Lading Liability

Coverage for physical loss or damage to your customers' cargo shipped under your House Air, Ocean, and/or Surface Bill of Lading. If applying for this coverage, please attach copy of all House Air, Ocean and/or Surface Bills of Lading issued by your company(s) and answer the questions listed below.

A1.	LAL INC	DING OR FIATA	MULTIMODAL	, TRANSPOR RE MADE U	total number of annual T BILL OF LADING for NDER YOUR AGENT'S	the proposed policy	period. (DO NOT
	· /	Annual FEU's					
	(c)	Annual LCL's		(N	ote: only list shipments	not included above.	)
A2.	AIR (a)	WAYBILL (HAW Total tons moved Percentage of an	<i>B)</i> for the property of <i>B</i> for the property of <i>B</i> and <i>B</i> activity shifts a straight of	osed policy peripped on a <i>Fu</i>	riod. 11	ber of annual mover	nents under your <i>HOUSE</i>
		Value Declared	•				%
	(c)	Percentage of an	nual activity for	Domestic on	ly		%
A3.	you (a)		<i>CE BILL OF L</i> noved nual activity sh	ADING for th ipped on a Fu			nnual movements under
A4.		siness Activity: centage of traffic	your Bill of La	ding is issued	: Port-to-Port	% Door-to-Doo	r%
A5.	Los	s Experience: Pl	ease list all bill	of lading clai	ms/losses for previous f	five years or attach lo	oss runs.
	Date	e	Description				Amount
A6.		vious Insurance List similar Bill			policies carried during	the past three years.	If none, state "none."
		Company		Limit	Deductible	Premium	Expiration Date(s)
	(b)				ever been declined or c nation on a separate pa		val been refused?

- A7. Limit of Liability: Select desired limit for Bill of Lading coverage for each accident/incident/occurrence.
  - US\$100,000 US\$250,000 US\$500,000 US\$1,000,000
- A8. Deductible: Select desired deductible for Bill of Lading coverage.
  - US\$1,000 US\$1,500 US\$2,500 US\$5,000

Cov	verage B: Financial Loss (E verage for your customers' financia	al or consequential	l loss resulting fr	om your negligence. If	applying for this
cov	verage, please attach a copy of you	r terms and condit	tions of service a	nd answer the question	s listed below.
B1.	Please select coverage for:         Traditional (Claims Made Form         Integrated Transit Liability (October 10)	/			
	Claims Made Form: Select Retroat as to Occurrence to: Effective Date 2 Years Pr 1 Year Prior 3 Years Pr Business Inception Date	ior ior	<b>PR</b> ) B3.	Occurrence Form: Se Coverage Date (5 years Effective Date (Available to insureds p Intercargo Insurance C	maximum): State Date Required presently with
В4.	<ul> <li>Employees:</li> <li>(a) Number of employees <i>located i</i></li> <li>(b) Number of employees <i>outside</i> t</li> <li>(c) Add lines 1&amp;2 for total number</li> </ul>	he U.S. and Canada			
B5.	<b>Loss Experience:</b> Please list all Faintercargo)	nancial Loss (E&O	) claims for previo	ous five years or attach lo	oss runs. (unless with
	Date Description				Amount
B6.	<b>Previous Insurance</b> ( <i>do not list if I</i> (a) List similar Errors and Omission		es carried during	the past three years. If n	one, state "none."
	Company	Limit	Deductible	Premium	Expiration Date(s)
	(b) Has any application for this typ NO YES If yes, ple	be of insurance ever ase attach explanat			been refused?
B7.	Limit of Liability:         Select desired li           US\$250,000         US\$500,           US\$1,000,000         Other		oss coverage for e	ach accident/incident/occ	currence.
B8.	Deductible:         Select desired deducti           US\$2,500         US\$5,00           US\$10,000         US\$25,00	0 Other	oss coverage.		
B9.	Do you have a Commercial General				
	Company				
	Expiration Date				

#### Endorsement C: Bailee Liability (Warehouse and Motor Carriers)

Coverage for physical loss or damage to property of others, including containers, trailers and similar transportation equipment, while in your care, custody, or control. If applying for this coverage, please attach copies of all truck bill(s) of lading, freight/warehouse/dock receipts, etc. and answer the questions listed below.

C1. **Warehouse Information:** Please provide the following information for *each location* where you store freight. List additional warehouse locations on separate page(s) if necessary.

Physical address			
Warehouse No.	Contact Name	Phone Number	
Types of Goods Stor	red and % of each		
Average Values stor	red at this location	Maximum Values	
Age of Building		Sprinkler System	Yes 🗌 No
Total Storage Area		Alarm System	Yes 🗌 No
Construction Type			
Annual Gross Ware	house receipts for this location		
List all losses at this	s location for past three years or attach loss runs.		
Date	Description		Amount
Physical address			
Warehouse No.	Contact Name		
Types of Goods Stor	red and % of each		
Average Values stor	red at this location	Maximum Values	
Age of Building		Sprinkler System	Yes 🗌 No
Total Storage Area		Alarm System	Yes 🗌 No
Construction Type			
Annual Gross Ware	house receipts for this location		
List all losses at this	s location for past three years or attach loss runs.		
Date	Description		Amount

#### C2. Vehicle Information:

Do you want optional Motor Truck Cargo Coverage with \$100,000 per vehicle limit?	Yes [	No
If "Yes", please complete questions C2(a) and C2(b) below.		

<ul><li>(a) ICC MC#:</li></ul>	ings:			
	#			
	#			
(c) Please provide	the following information		own or lease to carry freight	
Year Make	Model	•	-	
(d) List all cargo los	sses in your vehicles for	the past three years or	attach loss runs.	
Date	Description			Amount
				·

#### C3. Previous Insurance (do not list if Intercargo):

(a) List similar Bailee Liability insurance policies carried during the past three years. If none, state "none."

Company	Limit	Deductible	Premium	Expiration Date(s)

(b) Has any application for this type of insurance ever been declined, canceled, or has renewal been refused? **NO** YES If yes, please attach explanation on a separate page.

#### C4. Limit of Liability: Select desired limit for Bailee Liability for each accident/incident/occurrence.

Note:	If coverage	is inc	luded for	cargo i	n vehicles,	limit p	per vehicle	is	US\$100,000
U	S\$100,000		US\$25	0,000					

US\$100,000	US\$25	0,000
US\$500,000	US\$1,0	000,000

#### C5. **Deductible:** Select desired deductible for Bailee Liability. US\$1.00

US\$1,000	US\$1,500
US\$2,500	US\$5,000

US\$10,000

#### C6. Mysterious Disappearance: Do you want optional mysterious disappearance coverage for an additional premium? $\square$ NO $\square$ YES If yes, policy limit is 10% of Bailee coverage limit. The deductible is 25% of the loss, with a minimum deductible equal to the Bailee coverage deductible.

#### **Endorsement D: Packing Liability**

Coverage for damage to your customers' cargo as a result of insufficient or inadequate packing, crating, or container stuffing activities performed by you or your subcontractors. If applying for this coverage, please answer the questions listed below.

D1. Payroll:	Total annual warehouse payroll.	US\$

#### D2. Packing Activities:

If you perform any of the following activities, please indicate whether you charge separately for them or if they are included in other freight handling charges?

	Included (Y/N)	If Not Included, % of Revenue
Packing and/or Crating for Export		
Disassembly of Cargo for Packing, Crating,		
Loading, or Stowing		
Loading, Stowing, Blocking, or Bracing in a		
Container/Trailer		
Marking Package with Handling Instructions		
Design or Construction of Packing Materials		
Other,		

D3. **Service Terms:** Explain terms and conditions of service used for your packing/crating operations or attach a sample unless NCBFAA Terms and Conditions of Service are used.

D4. Loss Experience: List all losses from packing/crating operations for previous five years or attach loss runs.

Date	Description	Amount

#### D5. Previous Insurance (do not list if Intercargo):

(a) List similar Packing Liability insurance policies carried during the past three years. If none, state "none."

Company	Limit	Deductible	Premium	Expiration Date(s)

- (b) Has any application for this type of insurance ever been declined or canceled, or has renewal been refused? NO YES If yes, please attach explanation on a separate page.
- D6. Limit of Liability: Select desired limit for Packing Liability for each accident/incident/occurrence.

US\$100,000	US\$250,000
US\$500,000	US\$1,000,000

D7. Deductible: Select desired deductible for Packing Liability.

US\$1,000 US\$2,500 US\$5,000 US\$10,000

#### Endorsement E: Container Coverage

Coverage for direct physical loss or damage to trailers, containers, pallets, or similar transportation equipment which is owned or leased by your company. If applying for this coverage, please attach all equipment lease agreements and answer the questions listed below.

#### E1. Transportation Equipment:

(a) Please list all containers, trailers and similar transportation equipment owned or leased by you that should be included in this policy. Attach additional page(s) if necessary.

Description	Serial/License Number	Age	Cash Value (state currency)	Own/ Lease	Lienholder/Lessor (Name & Address)
(b) Maximum value of i	nsured equipment	at any one lo	cation, at any one t	ime.	

E2. Loss Experience: List all loss or damage to owned/leased equipment for previous three years or attach loss runs.

Date	Description	Amount

#### E3. **Previous Insurance** (do not list if Intercargo):

(a) List similar Container Coverage insurance policies carried during the past three years. If none, state "none."

Company	Limit	Deductible	Premium	Expiration Date(s)

- (b) Has any application for this type of insurance ever been declined or canceled, or has renewal been refused? NO YES If yes, please attach explanation on a separate page.
- E4. Limit of Liability: Select desired limit for Container Coverage for each accident/incident/occurrence.
  - US\$25,000 US\$50,000

US\$100,000

E5. **Deductible:** Select desired deductible for Container Coverage.

### Coverage F: Contingent Cargo Legal Liability Insurance Coverage

F1.	ICC Brokerage MC#:
F2.	List any state filings:
	State #
	State #
F3.	Limit of Liability Desired:         (a) US\$       on any one cargo carrying vehicle or any combined thereof operating in tandem operated by public or private Truckman.         (b) US\$       on any one railroad car.         (c) US\$       on any one aircraft.         (d) US\$       Any one loss, disaster or casualty.         ( <i>The limit in (b) or (c) above should not be greater than amount of Legal Liability contractual agreement with the Railroad or Airlines.</i> )
F4.	Deductible:         Select Amount Desired (\$1,000 minimum)         F5.         Annual Gross Receipts:           US\$1,000         US\$2,500         Other US\$
	$(Don't forget question F4) \rightarrow Estimate Present Year US$$
F6.	Approximate number of trailer moves per year?
F7.	Does Applicant specialize in any one type of Merchandise?
F8.	Does Applicant primarily use a particular carrier? NO YES If yes, give name of carrier.
F9.	Does Applicant obtain certificates of insurance from authorized carriers? NO YES
F10.	Is the limit of liability shown on the carrier's certificate of insurance always equal to or greater than shipment assigned to the Carrier? INO YES If no, please explain.
	·
F11.	Does Applicant have a standardized contract stating conditions and liability to customers and/or carriers?
F12.	Does Applicant arrange shipment for the following? If yes, what percentage of total revenues?
	%       Furs       %       Electronics (including computers, related components and software)         %       Explosives       %       Jewelry         %       Liquor       %       Produce         %       Pharmaceuticals       %       Seafood         %       Swinging Beef       %       Tobacco Products
F13.	Does Applicant arrange for refrigerated shipments? NO YES If yes, What is the percentage of total shipments%
F14.	Is Applicant a member of any professional organization(s)? NO YES If yes, list organization(s).

F15. V	What is the Applicant's primary geographic territory (states):				
_					
-					
F16. 1	s Applicant responsible for any packing, loading or unloading?	□ NO □ YES	If yes, describe.		

Important: Please attach Claim information for the last 3 years.

Quaker Special Risk a division of the Quaker Agency Inc.



NAME:	
COMPANY:	
ADDRESS:	
STATE, ZIP:	
DATE:	
NUMBER OF PAGES(incl. Cover):	
* FAX TO:	
—	

### PLEASE FAX THIS APPLICATION TO THE OFFICE THAT IS NEAREST YOU.

\* Click the link below for a list of our offices and current fax numbers. http://www.qsr-insurance.com/qsr-fax.html

**ADDITIONAL COMMENTS:**