

## Marine Cargo Insurance for customers of Raben Group

General information for customers of Raben Group

Update: 27.07.2021

1. **Insurer:** NHA Hamburger Assekuranz-Agentur GmbH, Schopenstehl 15, 20095 Hamburg, Germany on behalf of HDI-Gerling Industrie Vers.-AG Hamburg and other insurers.
2. **Broker:** Willis Towers Watson Versicherungsmakler GmbH, Frankenstr. 5, 20097 Hamburg, Germany.
3. **Policy holder:** Raben Group NV, Vorstengrafdonk 81, 5342 LW Oss, and/or its subsidiary and/or affiliated companies.
4. **Insured:** The person or entity, who agree to purchase marine cargo insurance to have insurance protection against the risk of loss / damage of property during transport performed by companies of Raben Group (person entitled to receive the indemnity).
5. **Rate / premium**
  - Premium rates – general merchandise:
    - Domestic transport – 0,065% of insured sum
    - International transport within Europe – 0,110% of insured sum
    - International transport in the World – 0,200% of insured sum
  - Premium rates – refrigerated/Frozen goods\*:
    - Domestic transport – 0,145% of insured sum
    - International transport within Europe – 0,200% of insured sum
    - International transport within the World – to be advised
  - Storage
    - Per month for storage in Raben warehouse(s) – 0,0575%
    - Per month for storage at other locations – 0,0850%

**In each case minimum insurance premium of 5 EUR applies.**

\*Refers to Raben Companies, which provide services for Cold Chain Goods in the meaning of Raben General Terms and Conditions.

6. **Limits of Liability**
  - 1.500.000 EUR per any one vessel, aircraft or other conveyance during transport
  - 3.000.000 EUR as first loss limit per occurrence during stay/storage
7. **Deductible**
  - Nil
8. **Special conditions**
  - Goods (except excluded goods point 9 and goods listed below in point 8) with value above 150 000 EUR per shipment should be separately agreed with Insurer.
  - Mobile/cellular phones to be agreed unless value is below 75 000 EUR per shipment.
  - Alcoholic beverages to be agreed unless value is below 75 000 EUR per shipment.
  - Premium/conditions should be separately agreed for: cigarettes/ cigars, precious metals – no automatic cover.
9. **Excluded goods**
  - Arms, ammunition and explosives (according ADR),
  - Drugs (according Narcotics Law),
  - Radioactive substances and nuclear fuels as far as extending the lawful exemption limits,
  - Removal goods and personal belongings,
  - Land vehicles, aircrafts, watercrafts,

- Used goods,
- Other goods excluded from the transport in the meaning of Raben General Terms and Conditions.

## 10. Territorial scope

- Worldwide. If shipments to/from/through territories with major political risks potential are planned and to be carried out, please ask for the current rate table for war and strike risks.

## 11. General conditions

- DTV Cargo Insurance Conditions 2000/2011 (DTV Cargo 2000/2011) All Risks
- DTV Cargo Insurance Conditions 2000/2011 (DTV Cargo 2000/2011) Limited Cover
- DTV Cargo Insurance Conditions 2000/2011 (DTV Cargo 2000/2011) Open Policy
- DTV Cargo Insurance Conditions 2000/2011 (DTV Cargo 2000/2011) War Clause
- DTV Cargo Insurance Conditions 2000/2011 (DTV Cargo 2000/2011) Strikes, Riots and Civil Commotions Clause
- DTV Cargo Insurance Conditions 2000/2011 (DTV Cargo 2000/2011) Salvage and Debris Removal Clause
- DTV Cargo Insurance Conditions 2000/2011 (DTV Cargo 2000/2011) Classification and Age Clause – 2011 Version-
- Hg-I EURO Clause for Cargo Insurance in Foreign Currency (August 2011)

## 12. How to get the Marine Cargo Insurance (instructions for customer)

- Marine Cargo Insurance can be arranged when company of Raben Group receives the cargo insurance order in written form or via myOrder module on myRaben platform
- It is not possibility of cancelling the accepted Marine Cargo Insurance order.
- In case of mistakes in insured sum or currency, the contact with respective Raben employee is required.
- 

## 13. Policy certificate

- Policy certificates can be issued on individual request.

## 14. Language

- Communication with broker shall be made in the English language.

The content of this leaflet is intended for international purposes only and does not constitute a legally binding offer of products or services.

## Marine Cargo Insurance – Instruction to be followed in case of loss or damage

1. In case of damage or loss occurs authorized person shall notify the appointed person in Willis (broker) immediately in writing with all necessary documents and information about claim.
  - 1.1. Contact person in case claim:  
**Urszula Josten**  
**Expert Broker Marine**  
**Willis Towers Watson Versicherungsmakler GmbH**  
**Frankenstraße 5, D 20097 Hamburg**  
**Direct: +49 40 840040 1640**  
**[mail: ula.josten@WillisTowersWatson.com](mailto:ula.josten@WillisTowersWatson.com)**
2. In case of shipment damaged the authorized person shall draw up the protocol of damage with the carrier during the delivery. Protocol of damage should define size the damage / loss (quantity and type of damage / lost goods).
3. If it is necessary Willis can appoint the claim survey agent for the Insured.
4. Do not alter condition and packaging of the goods before arrival of the claims survey agent unless required by measures as under point 5.
5. Care must be taken to minimize loss or damage and to avert further loss or damage.
6. Insured is obliged to proceeds in accordance with the guidelines of Insurer / broker.
7. The complaint should contain:
  - Confirmation of the contract of Marine Cargo Insurance,
  - Transport document (proof of delivery, a copy of transport document),
  - Protocol of damage,
  - The amount of the claim together with a justification and appropriate documents confirmed the amount of the claim (purchase invoice, calculation of the costs of production, other documents confirming the amount of the claim),
  - Bank account on which the indemnity should be paid.

The broker may request additional documents and information necessary to consider the claim.
8. The correspondence shall be in German or English language.
9. Willis shall notify the person lodging the complaint about the result of considering the complaint in written within 14 days from the date of receipt of complete claims documentation.

The content of this leaflet is intended for international purposes only and does not constitute a legally binding offer of products or services.