

## MARINE CARGO – FACT FINDER

Full Insured Name	
Registered Address	
Company Web site	
Business Description	
Number of Years Trading (If new Venture then any previous experience in this sector)	
Start date of the Policy	
Main Cargoes to be Insured	
How are your goods sold? (FOB – Free on Board, C&F – Cost & Freight, CIF – Cost, Insurance & Freight, Other)	

TRANSIT RISKS	
<b>Limit – Maximum required any one sending by:</b>	
By Sea	
By Air	
By Rail	
By Post	
By Road	
Own Vehicle	

<b>Sendings – estimated annual split by territory</b>			
<b>IMPORTS INTO</b>	<b>ANNUAL SENDING ( GBP )</b>	<b>EXPORTS TO</b>	<b>ANNUAL SENDING ( GBP )</b>
UK		UK	
Western Europe		Western Europe	
Eastern Europe & Baltic States		Eastern Europe & Baltic States	
North America		North America	
Central America & Caribbean Islands		Central America & Caribbean Islands	
South America		South America	
Asia		Asia	
Middle East		Middle East	
Central Africa		Central Africa	
Eastern Africa		Eastern Africa	
North Africa		North Africa	
South Africa		South Africa	
Western Africa		Western Africa	
Other Please Specify		Other Please Specify	

### OPTIONAL EXTENSIONS

Do you require extra cover for any of the following? If so please provide details

#### Exhibitions or Demonstrations

Transit Limit Required to & from	GBP
Number of Exhibitions or Demonstrations per year	
Countries to be visited	
Is cover required whilst at the exhibition? If so please provide Sums Insured and Items needed to be covered.	

#### Installation, Testing and Commissioning of New machinery

Maximum Value of New Machinery	GBP
Estimated Numbers of Machines to be Installed, Tested & Commissioned	
Likely Countries New Machines are going to be installed	
Will these New Machines be installed by your employees, if not please provide details	

#### Uninstalling or Removing of Old / Second-hand / Used Machinery

Maximum Value of Machinery	GBP
Estimated Numbers of Machines to be Uninstalled and Decommissioned	
Likely Countries Machines are going to be Uninstalled from	
Will these Machines be Uninstalled by your employees, if not please provide details	
What will happen to these Machines after you have Uninstalled or Removed them	

**OPTIONAL EXTENSIONS**

**Do you require extra cover for any of the following? If so please provide details**

**Returned Goods**

<b>Transit Limit Required</b>	<b>GBP</b>
<b>Estimated annual Value of the Returned goods</b>	
<b>Likely Countries Returned Goods could come from</b>	

**Static Stock – outside the normal transit**

<b>Storage Address 1</b>	
<b>Storage Address 2</b>	
<b>Storage Address 3</b>	
<b>Storage Limit at Address 1</b>	<b>GBP</b>
<b>Storage Limit at Address 2</b>	<b>GBP</b>
<b>Storage Limit at Address 3</b>	<b>GBP</b>

**If additional Storage Cover is required please add the information here**

### Claims in last 5 years

Date of Loss	Cause of loss	Paid – GBP	Reserve - GBP

### Details of Risk Improvements following Claims

Additional Details:

### IMPORTANT INFORMATION:

As per the Insurance Act (2015), you have the duty of fair representation to us which means that you have to disclose to us either every material fact that you know or ought to know by reasonable search both within your company or organisation, and externally or give us sufficient information so as to prompt our further enquiries on certain matters. A material fact is defined as one that would influence the judgement of a prudent underwriter. Reasonable searches within and outside of your company or organisation include information held or suspected by your business senior management, anyone internal and external who contributes to the placement of your insurance including but not solely your insurance adviser, loss adjuster, any consultants etc.

If you fail to make a fair representation of your risk we may take the below actions:

- In case of a deliberate or reckless breach of duty by you; we will be able to avoid the policy (treat as if it had not existed) and keep any premiums;
- If your breach of duty is neither deliberate nor reckless but we would not have entered into the contract had we known all the previously undisclosed material facts; we will be able to avoid the policy (treat as if it had not existed) but we will return all premiums;
- If your breach is neither deliberate nor reckless and we would have entered into the contract albeit on different terms other than relating to premium; we will treat the contract as if those different terms applied – for example, any additional conditions or exclusions that would have been imposed;
- If the breach is neither deliberate nor reckless and we would have entered into the contract albeit at a higher premium; we will reduce the claim payment on a proportionate basis as per the difference between the premium charged and the premium that we would have charged had the material facts been disclosed to us.

If in doubt, disclose the information to allow us to consider as appropriate.

### DISCLOSURE INFORMATION:

**Have you, or any director of the business(es) to be insured, either personally or in any business capacity ever:-**

Been declared bankrupt or insolvent, or the subject of bankruptcy or insolvency proceedings?	<b>Yes / No</b>	Been served with a County Court Judgement or Scottish Decree?	<b>Yes / No</b>
Been the owner, partner or director in any business company or partnership which went into administration, administrative receivership or liquidation and/or has entered into either a company or individual voluntary arrangement with creditors?	<b>Yes / No</b>	Been convicted or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence?	<b>Yes / No</b>
Been disqualified from being a Company Director?	<b>Yes / No</b>	Had an insurance proposal declined, renewal refused, insurance cover cancelled/declared void or special terms imposed by an insurer?	<b>Yes / No</b>
Had an insurance proposal declined, renewal refused or insurance cover cancelled/declared void due to non-disclosure or misrepresentation of information?	<b>Yes / No</b>	Had insurance cover restricted or cancelled due to non-compliance with risk improvement requirements?	<b>Yes / No</b>
Been served with a "hygiene emergency prohibition notice" or "remedial action notice" under the Food Safety Act or a prohibition or improvement notice under other Health & Safety legislation?	<b>Yes / No</b>	Had any opposition to the grant, renewal or transfer of a Liquor Licence or any other circumstances or incidents likely to prevent its renewal?	<b>Yes / No</b>

### DECLARATION:

You declare that:

- 1- All material facts and information contained above are correct and complete including the reasonable searches made by you and you have declared all facts regardless of whether or not we have specifically asked you a question about them.
- 2- You have read the above and understand your duty to make a fair presentation and consequences of breach of such duty and the Data Protection statement below.

Authorised Signature:

Date:

Position/Title:

Name:

## PRIVACY AND YOUR PERSONAL INFORMATION

### 1. Personal Data Obtained and Collected

For the purposes set out in this notice, information including personal information detailed below relating to you ("**Personal Data**") will be collected and processed by China Taiping Insurance (UK) Co Limited and/or on its behalf by its third-party service providers.

#### Personal Data

Including but not limited to: Your name, address, civil status, occupation, date of birth, contact details, credit history, criminal convictions, CCJs, details of previous bankruptcy(ies) or insolvency(ies), previous insurance claims details, bank details, current and previous employment details (including directorships), ELTO reference, health details including medical reports, our medical claims history and details of physical and psychological health or medical conditions.

Each time you visit our website, we may automatically collect Technical information including IP address.

The controller of this Personal Data is China Taiping Insurance (UK) Co Limited of 2 Finch Lane, London, EC3V 3NA ("**China Taiping Insurance**", "**CTI**", "**we**" and "**us**"). If you have any query, please contact [compliance@uk.cntaiping.com](mailto:compliance@uk.cntaiping.com).

We process your Personal Data in accordance with this Privacy Policy also available on <http://uk.cntaiping.com/uk-privacy/> and a copy of which can be provided to you on request.

### 2. How and Why We Process Your Personal Data

The following tables detail how ("**Legal Basis**") and why ("**Purposes**") we process your Personal Data. These tables also detail the third-party service providers with whom we share your Personal Data ("**Recipients**") and the period that your Personal Data will be stored ("**Retention**"). **We encourage you to read this section.**

#### Legal basis for processing

Legal basis for processing	
<b>Purposes</b>	<p>We obtain, collect and process your Personal Data to perform your contact and in particular:</p> <ul style="list-style-type: none"> <li>• Check if you are eligible to be insured under the product chosen</li> <li>• Consider acceptability of the risk you present to us</li> <li>• Underwrite and assess the risk in order to offer you a quotation</li> <li>• Process your premium payment</li> <li>• Evaluate the risk presented through surveys where relevant</li> <li>• Process your claims and/or third parties claims under your policy</li> <li>• Investigate claims directly or, where relevant, through appointed loss adjusters or forensic engineers</li> <li>• Regulatory reporting and legal obligations</li> <li>• To notify you about changes to the product chosen</li> <li>• To redistribute risk by means of reinsurance and co-insurance</li> <li>• For automated decision making (including profiling) where we need to process your Personal Data you provide us with in order to underwrite your insurance and/or process your claim.</li> </ul>
<b>Legal Basis</b>	<p>It is necessary to process this Personal Data in order to:</p> <ul style="list-style-type: none"> <li>• Enter and perform our insurance contract with you as well as to allow us to process a claim accordingly</li> <li>• Compliance with a legal obligation to which you are subject</li> <li>• Where the processing of your personal data is necessary for the public interest or in the exercise of official authority of us</li> </ul>

<b>Recipients</b>	<p>Personal Data will be disclosed for these purposes to our third-party service providers or regulators. These Recipients may include:</p> <ul style="list-style-type: none"> <li>• Credit check companies</li> <li>• Surveyors</li> <li>• Solicitors</li> <li>• Loss Adjusters and/ or Forensic Engineers</li> <li>• Fire brigade Authority or Police</li> <li>• Claims handling companies</li> <li>• Insurance intermediaries/brokers</li> <li>• Banks</li> <li>• Reinsurers and other insurance companies</li> <li>• Fraud, Money Laundering and Terrorist Financing prevention and detection</li> <li>• CUE (Claims Exchange Underwriting)</li> <li>• Regulatory and Government Bodies (ELTO, HMT, MID, FCA, PRA, Ombudsman etc.)</li> <li>• Approved repairers and garages</li> </ul>
<b>Retention</b>	<p>We will retain your Personal Data for as long as your insurance policy is valid with us and for 15 years after.</p>

**IMPORTANT**

- We may for some of our products carry out automated decision making (including profiling) to process your personal data in order to underwrite and price your insurance online and/or process your claim. We take care to ensure our profiling is fair, transparent and limited in purpose.
- In the event that you do not wish to provide us with your Personal Data for all of the above Purposes, we will not be able to process your application and/or offer you an insurance policy.
- If at any point in the future we need to amend this policy, every effort will be made to make you aware and our website will always have the latest version.

**3. Cross-Border Transfers of Your Personal Data**

We, and certain Recipients (our third-party service providers) who process your Personal Data on our behalf may transfer your Personal Data outside the [European Economic Area ("EEA")] to a country that does not provide an adequate level of protection to your Personal Data. Where such transfers occur, we ensure that: a) they do not occur without our prior written authority; and b) that an appropriate transfer agreement is put in place to protect your Personal Data. If you would like to find out more about any such transfers, please contact our Compliance officer.

**4. Your Acknowledgment of this Notice and Your Rights**

You have rights which allow you to address any concerns or queries with us regarding our processing of your Personal Data:

<b>Right to Object to Processing</b>	<p>In certain circumstances, you have a right to object to our processing of your Personal Data where we process it on the legal basis of: a) our legitimate business interest, including profiling based on our legitimate business interests; or b) your consent to marketing. We may not be able to comply with such a request where we can demonstrate that there are compelling legitimate grounds for us to process your Personal Data which override your interests, rights and freedoms or where the processing of your Personal Data is required for compliance with a legal obligation or in connection with legal proceedings.</p>
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<b>Right to Withdraw Consent</b>	You have a right to withdraw your consent, at any time, to our processing of your Personal Data which is based on your consent. Where you exercise this right, our processing of your Personal Data prior to your withdrawal of consent will remain valid.
<b>Right of Access</b>	You have the right to access and obtain a copy of the Personal Data that we hold about you. We will only charge you for making such an access request where we feel your request is unjustified or excessive.
<b>Right to Rectification</b>	You have the right to request that we correct any inaccuracies in the Personal Data stored about you.
<b>Right to Erasure</b>	<p>In certain circumstances, you have the right to request that we erase your Personal Data. For example, you may exercise this right in the following circumstances:</p> <ul style="list-style-type: none"> <li>• your Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed by us;</li> <li>• where you withdraw consent and no other legal ground permits the processing;</li> <li>• where you object to the processing and there are no overriding legitimate grounds for the processing;</li> <li>• your Personal Data have been unlawfully processed; or</li> <li>• your Personal Data must be erased for compliance with a legal obligation.</li> </ul> <p>Where we store your Personal Data for statistical purposes, we may not be able to comply with such a request where it would likely impair such statistical purposes or where we require your Personal Data for compliance with a legal obligation or in connection with legal proceedings.</p>
<b>Right to Restriction</b>	<p>You have the right to restrict our processing of your Personal Data where any of the following circumstances apply:</p> <ul style="list-style-type: none"> <li>• where you feel that the Personal Data which we hold about you are not accurate. This restriction will be in place for a period to enable us to verify the accuracy of your Personal Data;</li> <li>• where the processing is unlawful and you do not want your Personal Data be erased and request the restriction of its use instead;</li> <li>• where we no longer need to process your Personal Data (e.g. any of the Purposes outlined above have been completed or expire), but we require it in connection with legal proceedings;</li> <li>• where you have objected to our processing of your Personal Data pending the verification of whether or not our legitimate business interests override your interests, rights and freedoms.</li> </ul> <p>Where you exercise your right to restrict our processing of your Personal Data, we will only continue to process it with your consent or in connection with legal proceedings or for the protection of the rights of other people or for reasons of important public interest.</p>
<b>Right to Data Portability</b>	You have a right to receive and transfer the Personal Data that you provide to us in a structured, commonly used and machine-readable format where we process your Personal Data on the legal basis of: a) your consent; or b) where it is necessary to perform our contract with you. Where you make such a request, we will directly transfer your Personal Data on your behalf to another controller of your choice (where it is feasible for us to do so).

**Right to Object to Automated Decision-Making, including profiling**

You have a right not to be subjected to decisions based solely on automated decision-making, including profiling, which produce legal effects concerning you or similarly significantly affects you. We may not be able to comply with such a request where we rely on the legal basis of: a) your explicit consent; or b) where it is necessary to enter and perform our contract with you (as detailed in section 2 above). You will however be entitled to have a person from our company review the decision so that you can query it and set out your point of view and circumstances to us

If you would like to exercise any of your rights detailed above, please contact [compliance@uk.cntaiping.com](mailto:compliance@uk.cntaiping.com). You may raise any concerns about China Taiping Insurance's processing of your Personal Data with the Information Commissioner Office on <https://ico.org.uk/>.

**5. Changes to this Notice**

We may amend this notice on occasion, in whole or part, at our sole discretion. Any changes to this notice will be effective immediately upon sending the revised notice to you by e-mail or post.

If at any time we decide to use your Personal Data in a manner significantly different from that stated in this notice, or otherwise disclosed to you at the time it was collected, we will notify you by e-mail or post and you will have a choice as to whether or not we use your information in the new manner.

If you have questions or concerns about this notice, please contact [compliance@uk.cntaiping.com](mailto:compliance@uk.cntaiping.com)