



EASY TO USE CHECKLIST FOR SPECIAL RISKS OR TO WAR ZONES

This easy-to-use form can be printed and completed to make it easier for you to gather the information.

Gather the information and email it to: mike.miller@allcovered.net & john.jarrard@allcovered.net

We normally have an answer in one business days. Sometimes in just an hour. It depends on the risk.

INTEREST:	What is it?	
PACKING:	How is it packed? If you can show pictures it helps.	
SUM INSURED:	What is it worth?	
DATE OF MOVEMENT:	When will goods begin moving/loading?	
LENGTH OF MOVEMENT:	How long do you think this shipment will take?	
TYPE OF SHIPMENT:	Is it moving FCL, LCL, Breakbulk or a combination?	
METHOD OF SHIPMENT:	Moving by Truck? Ocean? Air? Rail? A combination?	
FROM:	Insurance begins where?	
TO:	Insurance ends where? (border? airport? door?)	
SECURITY:	If you are shipping to a dangerous area, what security precautions are you taking? What company (ies) is/are providing the security?	
EXPERIENCE:	Have you moved things like this before? Has the Shipper?	
LOSS HISTORY:	Has this Shipper had losses in the past? You are legally bound to report any prior losses. If you do not, this is called a "Material Breach" and voids the insuring contract. It helps if you explain any prior losses.	
INSURANCE CONDITIONS REQUESTED:	What type of coverage do you need? What deductible do you need or can you accept? Can you be flexible with the deductible or terms? Do you need several options?	
EXACT WORDINGS NEEDED:	Does a Letter of Credit or government entity have exact wordings for the type of insurance requested? If so, we need that exact wording.	
ADDITIONAL INFORMATION:	Underwriters insure against the unknown. The more you can tell us about the goods moving or the company moving them or provide a narrative about how this will move, the better.	

Gather all the information and get it to us with as much advance notice as you can. We have been fortunate to turn around some large special coverage programs in a few hours, but it usually takes one or two working days.

Expect Underwriters to come back to you with questions.

Underwriters are risking their money. They want to be sure they understand the risk.

If you or your Shipper are slow providing information or provide incomplete information, the natural reaction of an Underwriter is to suspect something is being hidden from them.

Provide as much information as you can, fully and completely.

If Underwriters have to ask again and again for complete information it slows the process and Underwriters may reevaluate the risk.

Underwriters are paid to "find the cloud in every silver lining," so don't take it personally when they ask a LOT of questions. It's their job.