

Cargo Insurance Online

User Manual



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1. Introduction

Congratulations! If you received this user manual then everything is ready for you to use our newest solution for shipment and storage recording. Cargo Insurance Online enables you to manage everyday administration for every marine cargo, stock throughput and/ or logistic liability insurance.

The main features are:

- · Shipment and storage recording;
- Premium calculation for a single shipment or single storage declaration;
- Online insurance certificate/ policy production (PDF);
- Evidence of insurance documents requests (PDF of policy summary);
- · Extensive and easy to use search options;
- Data export to Microsoft Excel.



2. Prerequisites

In order to visit aonmarine.com and access your personal homepage you need an Internet connection, an Internet browser, and a login and password provided by Aon.

2.1 Required software

The web application does not require specific software to be installed; it runs in any modern Internet browser. Hence, it is accessible anywhere in the world.



The online certificates/ policies are provided in Adobe Acrobat PDF format, this software is commonly available and installed on almost all personal computers. In case Adobe Reader is not installed on your computer it can be easily downloaded of the Internet (for free) from the official Adobe website.



2.2 Login procedure

Open your Internet browser and go to: www.aonmarine.com. Type in the username and password provided by Aon and press "Enter" (see figure 1 below).



Figure 1: Screenshot Login section



3. AonMarine.com

When you open your Internet browser and go to www.aonmarine.com you are not only given the opportunity to go to your personal homepage (see login procedure on page 3), but you will also find additional information regarding products, services, contact information and customer support using the tabs on the main navigation of the Aon Marine login page.



Figure 2: Screenshot Aon Marine login page

3.1 Customer Support

This tab on the login page informs you on whom to contact for advice or support. The contact people that can assist you are:

Aon Rotterdam Inge Peeters

Inge.Peeters@aon.nl

Tel. +31 (0) 10 448 7275 (during office hours CET)

Elton Partoredjo

Elton.Partoredjo@aon.nl

+31 (0) 10 448 7422

(during office hours CET)

Aon Amsterdam Jan op 't Land

Jan.Optland@aon.nl +31 (0) 20 430 5590

(during office hours CET)

Of course the Marine department is available to deliver urgently needed insurance documents or effect insurance if for whatever reason the system is failing to deliver what you need.

4. Homepage Client

When you have logged in to Cargo Insurance Online successfully (see login procedure on page 3) you will enter your personal homepage. Your personal pages are tailored to your needs and can therefore differ from what is described below.

4.1 Policy Overview

In case you hold a mixture of marine cargo, stock throughput or logistic liability insurances it is possible, by pressing "Policies" on the main navigation of the homepage, to gain a list of these policies. Whenever you select one of the view buttons () in the policy overview a brief summary of that particular policy is presented.

4.2 Transport declarations

The following section will serve as a guideline on how to report shipments and create insurance certificates/ policies.

4.2.1 New Declaration

Step 1: Press "Transport declarations", then "New declaration".



Tip 1:

To make your way swiftly around Cargo Insurance Online you can use shortcuts. Select one of the quick links on the homepage (bottom right corner) and it takes you directly to a new transport declaration, a new storage declaration or Evidence of Insurance request..

Step 2: Select a policy number (▼), enter the date of departure (with or without the help of the calendar icon (□)), and press "Next".



The default setting to express a date is a European format, which means that the day comes before the month and before the year. Please know that it is possible to change the way the shipment date is



printed on your insurance certificate/ policy (date style, written out in words, et cetera). In order to do so navigate to the next page by pressing "Next" and complete the input field under shipment date in the upper right corner of the new page.

Tip 2:

Using Cargo Insurance Online for making a new transport declaration is simple and hardly needs any instruction. This process is even made easier by offering info icons, which can be activated by ticking the box "Show online help" (Show online help) on the upper right corner of the page.

.....

Read info icons by clicking one of the blue "i" symbols ($\boxed{\mathbf{z}}$), close them by clicking on the cross (\times).

Step 3: Fill in the transport declaration details as indicated, and press "Next"

There are four sections that need completion: insured/ reference, insured goods, transport details, and additional information and options. The fields marked with a * in the web application are mandatory and no request can be submitted without the correct completion of those input fields. The following pages illustrate what information is needed and some of the possible queries that might arise during the process.

<u>Please note</u>: Do not use the "Back" and "Forward" buttons of your Internet browser to navigate through this part of the web application. Doing so will result in the loss of information. Please use the "Previous" and "Next" buttons at the bottom of the page.

· Policy on behalf of

Cargo Insurance Online offers three options. The choice between these three options depends on the agreement made between you and your contract party (ies).

a) If the policy should be endorsed in blank on behalf of Aon Risk Solutions

Please select "Blank endorsed by Aon" from the dropdown menu (). The system will automatically generate the following sentence on your insurance policy: "Undersigned insure through Aon on behalf of Aon Risk Solutions". Moreover, a signature from Aon will automatically appear at the bottom of the second page (see figure 3 on page 7).

Edit transport	declaration:	T0	100	00000)0
----------------	--------------	----	-----	-------	----

Please fill in your details below, field	s marked with a * are required.		☐ Show online help
Policy on behalf of Your e-mail address * Reference	Blank endorsed by Aon	Shipment date Text to appear on Policy	11-11-2011



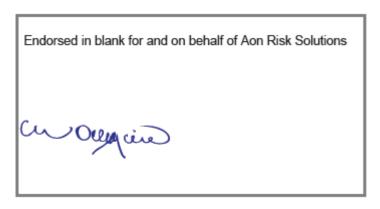
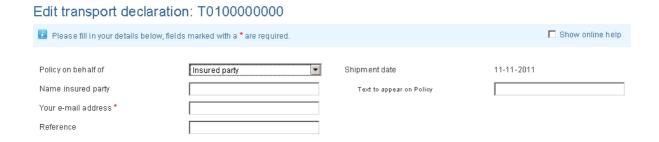


Figure 3: Automatically generated signature from Aon Risk Solutions

This option creates an open endorsement that only carries the signature of the endorser and does not specify in whose favour it is made. Any holder has the claim to ownership of the merchandise that is subject matter of the document. If the Letter of Credit requires a blank endorsed document and does not specify that it has to be in the name of the insured this alternative is a good choice. You are also more than welcome to select this choice if there is no Letter of Credit at all, but are taking care of the marine cargo insurance on behalf of a third party (e.g. CIF delivery).

b) If the policy should contain a named insured

If you wish to specify the insured on your insurance policy, please select "Insured party" from the dropdown menu () and enter that particular party in the input field below. The following sentence will appear on your policy: "Undersigned insure through Aon on behalf of [name insured party]".



This option should be selected if the Letter of Credit requires an insurance document that is issued to the order of a bank or other named party. This alternative is also the right choice if your customer wishes to be named as the insured party on the insurance document.

c) If the policy should be endorsed in blank for and on behalf of the insured.

Please select "Blank endorsed by insured party" from the dropdown menu (). Enter the name of the insured in the input field below and place the firms stamp and signature at the bottom of the second page of the insurance policy. Possibly accompanied by the sentence: "Endorsed in blank for and of behalf of [named insured party]:".



If the Letter of Credit requires a blank endorsed insurance document to the order of the insured or beneficiary this is the alternative to select.

Edit transport declaration: T0100000000

Please fill in your details below, fields marked with a * are required.			
Policy on behalf of	Blank endorsed by insured party	Shipment date	11-11-2011
Name insured party		Text to appear on Policy	
Your e-mail address *			
Reference			

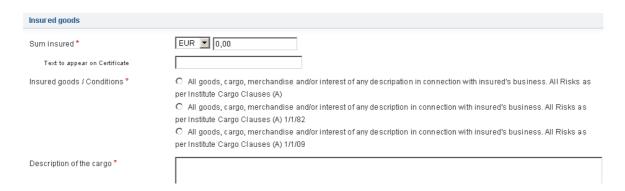
Reference

In the input field "reference" your can add you own reference. The reference from Aon (TC number) is automatically generated.

Sum insured

Please indicate the amount to be insured and select the applicable currency (). Transportation costs can be insured on top of the value of the goods and even an additional 10% of imaginary profit is permissible.

You can change the way the amount is printed on your insurance certificate/ policy (e.g. written out in words) by entering a different description in the input field below "Sum insured".



Insured goods / Conditions

If your Aon policy (marine cargo, stock throughput, logistic liability) has All Risks conditions or even more extensive conditions you can choose between one of the following options:

a) All goods, cargo, merchandise and/or interest of any description in connection with insured's business. All Risks as per Institute Cargo Clauses (A)



- b) All goods, cargo, merchandise and/or interest of any description in connection with insured's business. All Risks as per Institute Cargo Clauses (A) 1/1/82
- c) All goods, cargo, merchandise and/or interest of any description in connection with insured's business. All Risks as per Institute Cargo Clauses (A) 1/1/09

One of the following summaries of conditions will appear on your insurance certificate/ policy:

"All Risks as per Institute Cargo Clauses (A)

Institute War Clauses (Cargo)

Strikes, riots and civil commotions as per Institute Strikes Clauses (Cargo)

(The risks of war and strikes are relevant to the particular form of transit covered by the insurance.)

Institute Radioactive Contamination, Chemical, Biological, Bio-chemical and

Electromagnetic Weapons Exclusion Clause

Termination of Transit Clause (Terrorism)"

"All Risks as per Institute Cargo Clauses (A) 1/1/82

Institute War Clauses (Cargo) 1/1/82

Strikes, riots and civil commotions as per Institute Strikes Clauses (Cargo) 1/1/82

(The risks of war and strikes are relevant to the particular form of transit covered by the insurance.)

Institute Radioactive Contamination, Chemical, Biological, Bio-chemical and

Electromagnetic Weapons Exclusion Clause

Termination of Transit Clause (Terrorism)"

"All Risks as per Institute Cargo Clauses (A) 1/1/09

Institute War Clauses (Cargo) 1/1/09

Strikes, riots and civil commotions as per Institute Strikes Clauses (Cargo) 1/1/09

(The risks of war and strikes are relevant to the particular form of transit covered by the insurance.)

Institute Radioactive Contamination, Chemical, Biological, Bio-chemical and

Electromagnetic Weapons Exclusion Clause

Termination of Transit Clause (Terrorism)"

The choice between these three options depends on the agreement made with your contract party or perhaps the wording of the Letter of Credit. In case there is no explicit understanding the most commonly used is Institute Cargo Clauses (ICC) 1/1/82.

Description of the cargo

Please enter a detailed description of the cargo (type, quantity, weight, et cetera). It is common practice to copy the description that is stated on the Bill of Lading, but not strictly necessary. Please



know that in case of a Letter of Credit banks are very meticulous when examining documents. If they find a discrepancy between the document presented and their description in the Letter of Credit they often do not accept the presented insurance document. Be aware that this can lead to the purposely misspelling of certain items.

If for whatever reason the description is rather extensive an addendum for the goods/ merchandise is automatically generated.

Type of transport

Select the mode of transport used from the dropdown menu (). If you want to change the way the type of transport is printed on your insurance certificate/ policy, please specify the name of the type of transport in the input field below "Type of transport".

Three possible queries:

a) Motor Vessel should be printed as m.v.

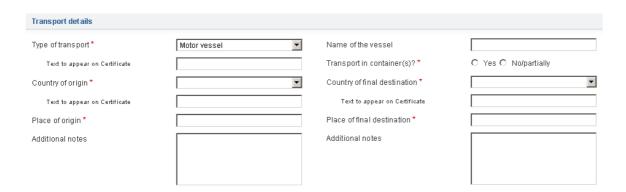
Choose "Motor Vessel" and enter "m.v." in the empty input field below "Type of transport".

b) The cargo is divided among multiple trucks.

Choose "Other" and enter for example "3 Trucks" in the empty input field below "Type of transport".

c) There is not just one mode of transport.

It is perfectly all right to just select "Motor Vessel" or "Aeroplane" if there is talk of a warehouse to warehouse coverage in the original Aon policy in which the transit from or to the harbour or airport is also insured.



· Country of origin / Place of origin

If you want to change the way the country is printed on your insurance certificate/ policy, please specify the name of the country as it should be listed in the input field below "Country of Origin". With "Place of origin" is meant the place from which the goods leave the warehouse or place of storage.



Name of the Vessel

In case of a motor vessel please specify the name of the vessel (e.g. m.v. "TEST").

Transport in container(s)

You can select "Yes" if the goods are transported in a container. If the insured are for the greater part not in a container choose "No/partially".

Country of final destination / Place of final destination

If you want to change the way the country is printed on your insurance certificate/ policy, please specify the name of the country as it should be listed in the input field below "Country of final destination". If the risk must be covered until the final warehouse or place of storage please state that final destination.

Special conditions/ Letter of Credit

If you are required to follow up on a Letter of Credit wording, you can indicate the special conditions in this input field. Please state the full insurance requirements for the Letter of Credit that are in addition to the clauses that are already mentioned in the section "Insured goods/ Conditions" (see page 8 & 9):

" All Risks as per Institute Cargo Clauses [(A) or (A) 1/1/82 or (A) 1/1/09] Institute War Clauses (Cargo) [- or 1/1/82 or 1/1/09]

Strikes, riots and civil commotions as per Institute Strikes Clauses (Cargo) [- or 1/1/82 or 1/1/09] (The risks of war and strikes are relevant to the particular form of transit covered by the insurance.) Institute Radioactive Contamination, Chemical, Biological, Bio-chemical and Electromagnetic Weapons Exclusion Clause

Termination of Transit Clause (Terrorism)"

Additional information & options			
Special conditions / Letter of credit			
Lloyds agent			
Required number of duplicates	○ None		
Required number of copies	C None C 1		

If the special conditions are rather extensive an addendum is automatically generated.

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Lloyd's agent

Please indicate the name of the settling agent or surveyor to be indicated on the insurance certificate/policy (if applicable and/ or required by Letter of Credit). The "Country of final destination" will automatically generate a choice of Lloyd's Agents in that country. If no local Lloyd's Agent is available in that particular country the choice remains blank. Of course our Marine department is available for advice if needed, please contact Tineke van Bennekum on +31 (0) 10 448 7327 (during office hours CET) or Tineke.van.Bennekum@aon.nl



The Lloyd's Agent selection is updated each month, but in the meantime you are also more than welcome to take a look at the Lloyd's website and see for yourself:

http://agents.lloydsagency.com/agentdirectory.aspx

finalised; a draft declaration can be modified later.

Required number of duplicates/ Required number of copies

님 Save as draft

Please select the desired number of copies and number of duplicates and press "Next".

Step 4: Verify and confirm if all the details are correct, and press either "Save as draft" or "Bound declaration"

🥓 Bound declaration

If you have an original Aon policy in which you declare each and every shipment separately, <u>please</u> notice the calculated premium in the shipment details overview. A bound declaration is immediately

After pressing "Save as draft" the option is given to view and or print a draft of the insurance certificate/ policy or to switch immediately to the overview of all declarations that are in the draft mode by choosing "Draft declarations".

In case a new declaration exceeds the maximum insurable amount of your original Aon policy your declaration needs to be approved by Aon. Please press "Request approval" (Request approval) and Aon will contact insurers. Please read section 4.2.4 "Requests" to find out more.



4.2.2 Draft declarations

You can also get to the draft declarations overview by using the main navigation. Press "Transport declarations", then "Draft declarations".



Draft declarations



Tip 3:

The following pages contain the option to export data to Microsoft Excel (Export to Excel): "Draft declarations", "Bound declarations", "Void declarations", and "Storage overview".

To alter a declaration you only need to press the notepad icon (). You will return to the new declaration mode in order to change the information that you have supplied. The view button () will provide the details of a specific declaration and divert you to the "Draft declaration details" page. On this page you can make the choice to take a look at the draft insurance policy, change the declaration, copy the declaration, delete the draft or print the summary and details of the declaration (see figure 4 on page 14).



Actions

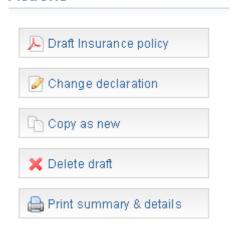


Figure 4: Screenshot actions on draft declaration details page

Whenever you choose to bound your declaration the system will always ask you the question if you are sure. Please press "Cancel" if you made a mistake. It is always possible to delete a declaration afterwards by using the request for void tool, which can be found in the bound declarations overview. Please read section 4.2.3 "Bound declarations" and 4.2.5 "Void declarations" to find out more.

A printed draft insurance certificate/ policy () is clearly marked as "DRAFT" and can be used to check the contents of an insurance certificate/ policy.

Tip 4:

If you have frequent shipments to the same locations and/ or with the same kind of goods you can use the option "Copy as new" () to open a new declaration based around the declaration you are currently viewing. This option is also available in the "Bound declarations" overview. This option can also be of use when a declaration that has already been bound has to be voided and corrected.

4.2.3 Bound declarations

An overview of your bound declarations can be gained by pressing "Transport declarations", then "Bound declarations" on the main navigation. The search options are similar as with the draft declarations. An additional feature is the "Add declaration" tool, which navigates you right to the first page of a new declaration.

Bound declarations





It is not possible to make changes in a bound declaration. You have to cancel an incorrect declaration by sending a "request for void" (ⓐ). The screenshot below will appear with you specific policy number and unique TC number.

Requests for void

Please fill in a reason for your requ	estforvoid.
Policy num	: T0100000000
TC	:7
Reason	
	← Cancel

Please enter the reason why you want to delete your declaration and press "Request for void". The system will ask you the following question: "Are you sure you want to void this declaration?". If you made a mistake please press "Cancel". After you have sent us your cancellation, you must arrange a new declaration (if desired). It is not possible to make changes in the already effected insurances. It is possible to copy one of the declarations in the void declarations overview (section 4.2.5) and alter the information that you have supplied ().

4.2.4 Requests



In case a new declaration exceeds the maximum insurable amount of your original Aon policy your declaration needs to be approved by Aon (Request approval). The request that you send us ends up in this overview. Your request will be forwarded to your Marine broker who will approach insurer(s). Your request passes through the following stages:

- 2. Special project in progress (\bigsiz)
- 3. Special project approved (✓) or Special project declined (△)

The requests overview also shows submitted void requests that have not yet been accepted ().



4.2.5 Void declarations



You can get an overview of your "Void declarations" by pressing "Transport declarations", then "Void declarations".

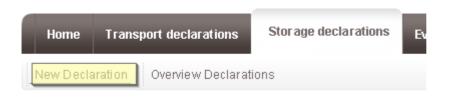


4.3 Storage declarations

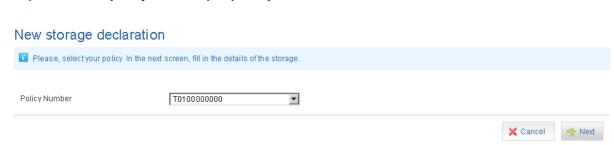
The following section will serve as a guideline on how to declare storage risks.

4.3.1 New Declaration

Step 1: Press "Storage declarations", then "New declaration".



Step 2: Select a policy number () and press "Next"



Step 3: Fill in the storage declaration details as indicated, and press "Save"

Storage details Please fill in your details below, fields marked with a * are required. Ceneral Policy number Description of goods * Start date * End date Insured amount * EUR 0 ,000

General

Describe the goods you want to declare and make sure that this description is not in conflict with the section interests insured on your original Aon policy. Enter the start and end date with or without the help of the calendar icon (). It is also possible to only set the start date if the end date is not known yet. Select the currency using the dropdown menu () and enter the amount insured. Please make sure that this limit does not exceed the maximum insured amount for storage on your original Aon policy for that particular location and pay attention to the possible difference between named and unnamed locations.



Location

Please enter the name of the warehouse or storage location, the corresponding address, and your email address. Please make sure that the information that you supplied is correct before you press "Save". The premium per month will automatically appear.

Premium

EUR 0,00/month

4.3.2 Overview Declarations

The declarations that you have made can be found under "Overview Declarations" on the main navigation.



The entries that are shown are the initial declarations that you have made, which you can edit (\nearrow) at any given time. For that reason it is not necessary to enter an end date right at the start. At the end of each month a new declaration will be automatically added. Simply click on the initial declaration, the arrow (\bigcirc) will change direction (\bigcirc), and all additional insurance periods will appear below the initial entry. On this page you will also find a possibility to end a specific storage declaration by using the "request for void" (\bigcirc) command.

Storage overview

Insured amount Premium

Date



Action

Status

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4.4 Evidence of Insurance

The following section will serve as a guideline on how to request an Evidence of Insurance.

4.4.1 New Declaration

Step 1: Press "Evidence of Insurance", then "New Request".

Home Transport declarations		Storage declarations	Evidence of Insurance
New Request Evidence of Insurance			

Step 2: Select a policy number (▼), enter your email address and reason for your request, and press "Next"

New evidence of insurance request Request a new evidence of insurance document by filling out for which policy the document is required and the reason of your request. Policy Contact e-mail * Reason of request *

In general Aon provides a summary of the original Aon policy, but special wishes can be catered for.

Two examples:

a) Not all insured limits should be mentioned.

You would not like your contract party to know that you have a very extensive coverage on your policy, and therefore would like to leave some things out or lower some of the insured limits.

b) Local entity should be named.

It is possible that one of your local entities urges that they are specifically named as an insured party instead of the usual "and/or subsidiary and/or affiliated companies".

Please verify your details before you submit your request, and use "Back" to make alterations if needed.



New evidence of insurance request: Verify your details

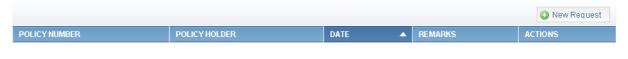


After submitting your request the confirmation page automatically redirects to the requests overview.

4.4.2 Requests

On this page you can select a request by clicking on the specific entry that you want to view or by using the view button (). Additionally, a new request can be made by using the "New Request" button.

Requests overview



4.4.3 Evidence of Insurance



An overview of all delivered documents can be found by pressing "Evidence of Insurance" on the main navigation. The PDF document () can be printed as many times as you like.

Evidence of Insurance documents





Appendix 1: Symbols

- Add declaration / New request
- Calendar icon
- Copy declaration as new
- × Close info icon
- Delete draft
- Edit declaration
- Export data to Excel
- Info icon
- Log out
- Print
- Request for void / Clear search
- Requested for void (the request has not been accepted)
- Save
- Search
- Bound declaration/ Special project approved
- Special project declined
- Special project in progress
- Special project requested
- View (declaration / policy / details /...)
- View PDF