TT CLUB
established expertise

TT Club Forwarders
Cargo insurance in three easy steps

TT CLUB
IS MANAGED
BY **THOMAS MILLER**

About TT Club

TT Club (Through Transport Mutual Insurance Association) was formed in 1968 by members of the transport and logistics industry. We specialise in the insurance of Intermodal Operators, NVOCs, Marine Terminals, Stevedores, Port Authorities and Ship Operators.

We have underwriting offices in London, New Jersey, Hong Kong, Singapore and Sydney and have a range of insurance products including Cargo Handling and Transport and Logistics Operator Cover. TT Club Forwarders cargo insurance is the latest in our product range.

Visit www.ttclub.com for more information about TT Club.

TT Club Forwarders is a secure web-based system which enables Freight Forwarders and Logistics Operators to provide instant cargo insurance cover to their customers.

Cover is available in three easy steps: (1) instant quotes can be produced from your office, (2) the cover booked and (3) a certificate issued all in a matter of minutes. There are no start up costs nor monthly fees and being web-based the system can be accessed anywhere at any time.

The ability to provide immediate insurance cover offers an exceptional customer experience. It could provide you with a differentiator in service to your competitors and will cut out the hassle for your customers of having to source insurance elsewhere.

"From $8,000 of shoes to a $2,000,000 wind turbine – we can cover small to large consignments around the world"

Kasia Lipinska, TT Club Cargo Underwriter

Step 1

› Specify the cargo

Step 2

› Get a quote instantly

Step 3

› Certificate issued online

The Benefits

TT Club Forwarders provides instant cover

Exporters require proof of insurance. With TT Club Forwarders you can provide your customers with a valid insurance certificate including all the shipment information and policy terms and conditions.

The distinctiveness of the system is its simplicity

Navigation is straightforward and the system is easy and intuitive to use.

It's pay on use

With no start up costs or monthly fees.

We provide transparency

All policy conditions and details of the interests and countries covered are easily accessible to view from the website. You will be entirely clear on what the insurance policy covers.

We have a flexible approach

We can consider various items including computers and fragile items, household goods and personal effects.

Everything is in one place

Certificates are all stored online and can be accessed at any time. There is also a full online accounting system enabling you to view all outstanding and paid transactions at any point.

The Cover

We can provide 'All Risks' cover for loss or damage to cargo.

Claims can be settled around the world because cover is based on the internationally understood Institute Cargo Clauses.

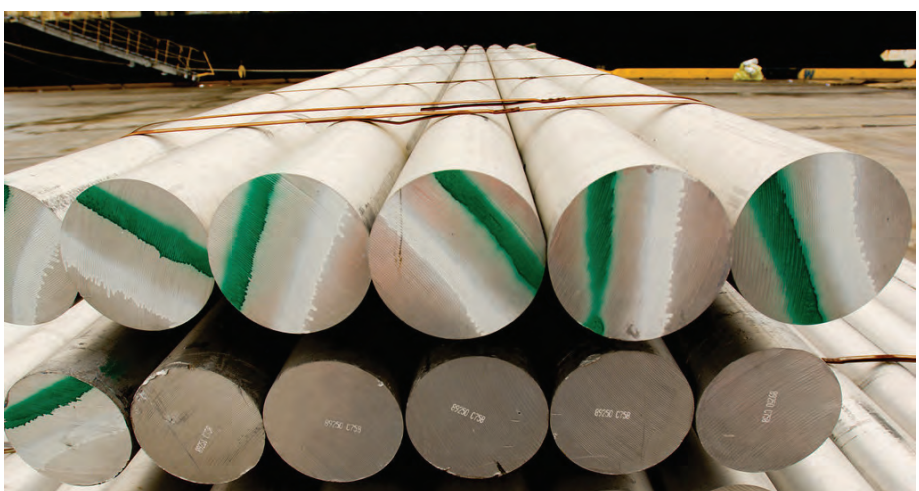
You have the option of offering wider cover at a higher price or restricted cover for a lower premium depending on what your customer prefers.

Non-Standard Consignments

We can consider special terms for non-standard consignments such as:

- high value items
- frozen and perishable goods
- bulk cargoes
- large items or projects

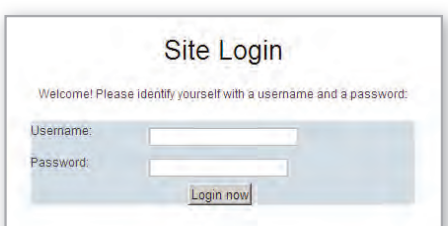
Subject to appetite, we can also consider higher limits or unusual destinations. If we accept the risk, a special category will be added to your policy to enable you to quote for your customer in the normal way.



An overview of the system

Our Forwarders website contains everything you need to know to get started, including details of the policy cover and the features and the benefits of the system. Training and user manuals are also provided.

The quote and certificate generation screens can only be accessed via a secure login on the website.

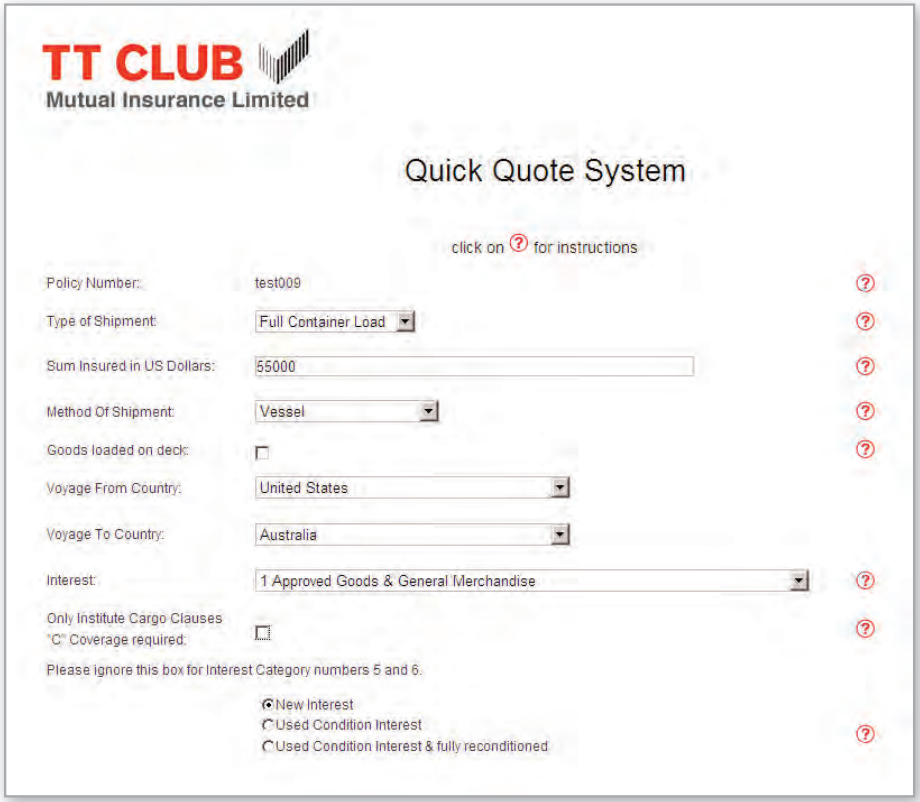


The Quick Quote

A quote can be obtained by answering nine simple questions. We only require the information needed to quote, which includes:

- The type of shipment
- Sum insured
- Method of shipment
- Details of voyage
- And what the cargo is

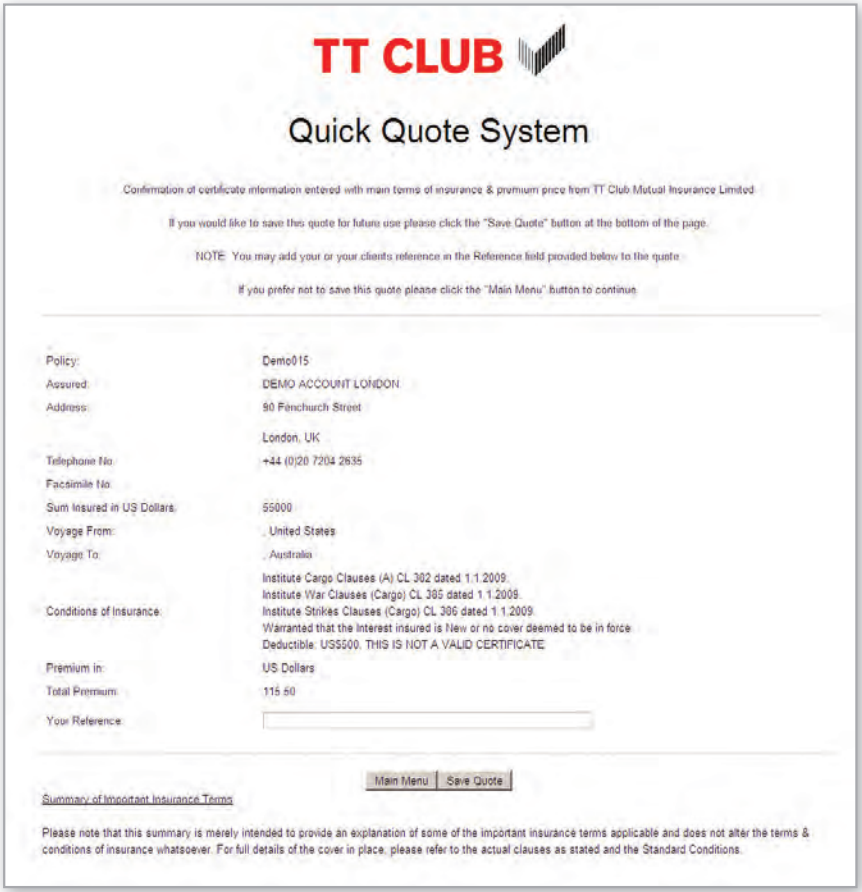
Each field has an information button to help with completing the questions and you will also be given a user guide.



Simply complete the questions, then press 'confirm' and the premium and terms and conditions will be instantly displayed.

The quote can be copied onto headed paper or into an email to pass on to your customer.

All quotes are saved for 30 days.



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Quick Quote System

Confirmation of certificate information entered with main terms of insurance & premium price from TT Club Mutual Insurance Limited

If you would like to save this quote for future use please click the "Save Quote" button at the bottom of the page.

NOTE: You may add your or your clients reference in the Reference field provided below to the quote

If you prefer not to save this quote please click the "Main Menu" button to continue

Policy:	Demo015
Assured:	DEMO ACCOUNT LONDON
Address:	90 Fenchurch Street London, UK
Telephone No:	+44 (0)20 7204 2635
Facsimile No:	
Sum Insured in US Dollars:	55000
Voyage From:	, United States
Voyage To:	, Australia
Conditions of Insurance:	Institute Cargo Clauses (A) CL 302 dated 1.1.2009. Institute War Clauses (Cargo) CL 385 dated 1.1.2009. Institute Strikes Clauses (Cargo) CL 386 dated 1.1.2009. Warranted that the Interest insured is New or no cover deemed to be in force Deductible: US$500. THIS IS NOT A VALID CERTIFICATE
Premium in:	US Dollars
Total Premium:	115.50
Your Reference:	

Main Menu | Save Quote

Summary of Important Insurance Terms

Please note that this summary is merely intended to provide an explanation of some of the important insurance terms applicable and does not alter the terms & conditions of insurance whatsoever. For full details of the cover in place, please refer to the actual clauses as stated and the Standard Conditions.

Purchasing the Cover

If the price is acceptable to your customer you can go on to confirm the insurance and produce a certificate.

By proceeding with the quote you will be required to complete the rest of the details needed for the certificate such as:

- what the goods are
- how they will be packaged
- information on the exact shipping

You then hit 'submit' and the certificate is automatically generated.

This can be printed, emailed or saved to your computer. Full Certificate issuing instructions are provided online.

TT CLUB
TT Club Mutual Insurance Limited

TT Club Mutual Insurance Limited
90 Fenchurch Street, London
EC3M 4ST England
TEL: + 44 (0) 207 204 2626
FAX: + 44 (0) 207 204 2700
Email: Underwriters@TTClubForwarders.com

Policy Number:test009 **Certificate No.1339166438**

CERTIFICATE OF MARINE CARGO INSURANCE

We, the Company, hereby agree in consideration of the payment to the Company by or on behalf of the Assured of the premium specified in the schedule, to insure against loss or damage liability or expense in the manner hereinafter provided, subject always to the full terms and conditions of the above captioned policy as detailed at: http://www.TTCLUBforwarders.com/?page=conditions.

Assured Test 19/12/11 and/or for whom they receive instructions to insure and for their respective rights and interests.
Address Test 19/12/11 , ...
Tel / Fax no. 0207 / 0207
Loss payable to: ABC Client

Sum Insured In US Dollars 500.00
Vessel/Conveyance Shipping Line
Voyage From Miami, United States
Voyage To Melbourne, Australia
Premium in US Dollars: AS ARRANGED
Sailing on/or about June 8, 2012

Interests
Children's Toys including furry animals

Marks or Numbers
Container Number ABCD908324

Conditions of Insurance (for full Conditions, see links above)
Institute Cargo Clauses (A) CL 382 dated 1.1.2009. Institute War Clauses (Cargo) CL 385 dated 1.1.2009. Institute Strikes Clauses (Cargo) CL 386 dated 1.1.2009
Warranted that the Interest insured is New or no cover deemed to be in force: Deductible: US$500 or currency equivalent each & every claim

Warranted that the Interests above comply with the description of Interests for Approved Goods & General Merchandise as detailed at: www.TTClubforwarders.com/?page=interests or no cover deemed to be in force.

Important Notice
PROCEDURE IN THE EVENT OF LOSS OR DAMAGE FOR WHICH UNDERWRITERS MAY BE LIABLE
In the event of loss please log in and file the claim online at www.wkwebster.com/cargo/form1.asp and follow the instructions provided. If you are unable to file the claim online then please contact the WK Webster office below.

Duties of the Insured
It is the duty of the Assured and their Agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised. In particular, the Assured or their Agents are required.
1. To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages. 2. In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition. 3. When delivery is made by Container, to ensure that the Container and its seals are examined immediately by their responsible official. If the Container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification. 4. To apply immediately for survey by Carriers' or other Bailees' Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey. 5. To give notice in writing to the Carriers or other Bailees within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery.
NOTE: The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge.

Documentation of Claims
To enable claims to be dealt with promptly, the Assured or their Agents are advised to submit all available supporting documents without delay to WK Websters or Survey Agents if appointed including when applicable: 1 Original policy or certificate of insurance. 2 Original or copy shipping invoices, together with shipping specification and/or weight notes. 3 Original Bill of Lading and/or other contract of carriage. (Full set in the event of total loss.) 4 Survey report or other documentary evidence to show the extent of the loss or damage. 5 Landing account and weight notes at final destination. 6 Correspondence exchanged with the Carriers and other Parties regarding their liability for the loss or damage.

Surveyor W K WEBSTER office: W K Webster (International) Pte Ltd 139 Cecil Street, #10-00 Cecil House, Singapore 069539 Telephone: (+65) 6222 602 Fax: (+65) 6223 0428 Out of hours: (+65) 9732 1958 Email: info@wkwebster.com.sg.

Signature

Director of Underwriting
Through Transport Mutual Services (UK) Ltd for the TT Club

Security TT Club Mutual Insurance Limited **Date of Issue** June 8, 2012 711.35

Validation

We can cross-check certificates to ensure they are valid and notify you if we spot any mistakes.

Errors and Omissions Cover

For your own protection you must have errors and omissions insurance cover in place before you use the system.

TT Club's Transport and Logistics insurance cover will provide this protection. It would be worth checking with your insurer for errors and omissions protection if your liability insurance is not with TT Club.

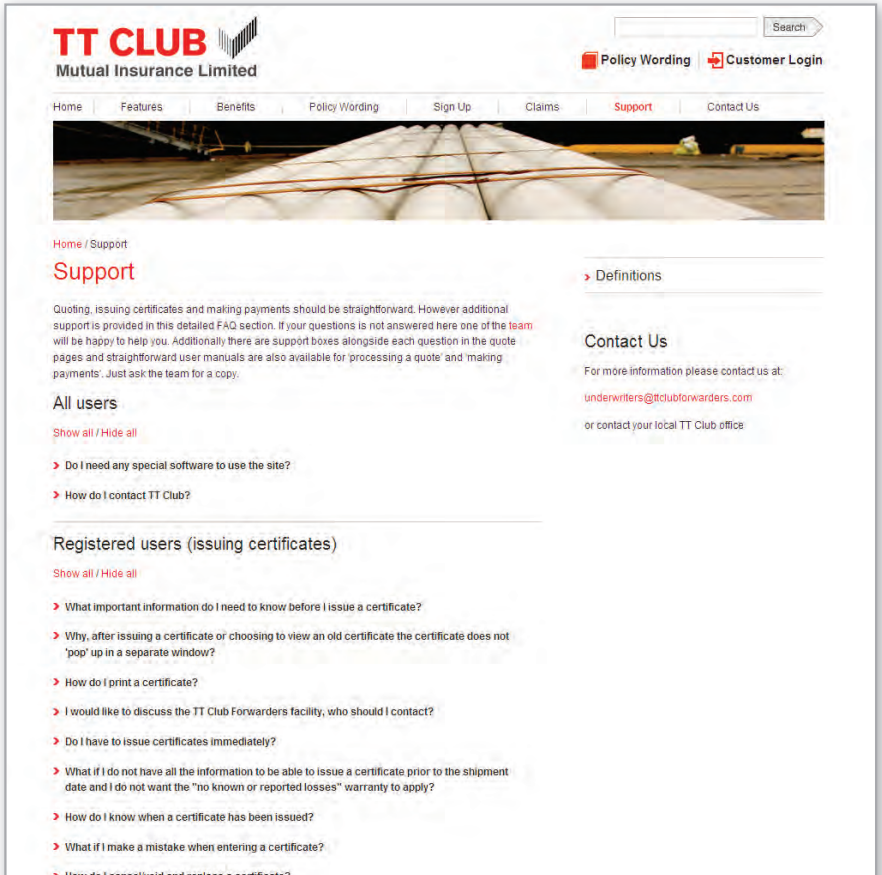
Of course, if you place your liability insurance with TT Club and insure a specific cargo with us we would waive our rights to subrogate claims on this cargo against your liability policy. This could be a benefit to you.

Support

The system is intuitive and easy to follow, however, to provide clarity there are information buttons with every question.

We have also provided a Frequently Asked Questions section on the website which answers common questions such as:

- What important information do I need to know before I issue a certificate?
- What if I make a mistake when entering information on a certificate?
- How do I check insurance cover is in place?



Accounting

You will receive an email invoice each time a certificate is issued and each month you will receive a statement showing the transactions in your account.

You can review all outstanding, paid and cancelled invoices at any time and your records will be automatically updated each time a payment is received or cancellation issued. Payments are all made to your broker who then passes the premium on to us.

Claims

Claims handling is managed by WK Webster who have a worldwide network of local surveyors. Contact details are provided on each certificate and all claims are reported online.

"Having worked previously as a cargo broker, I can see how simple the TT Club Forwarders system is to navigate"

John Murillo,
TT Club U.S. Cargo Underwriter

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Invoice History

October, 2010

Date	Certificate #	Invoice #	Premium	Amount Due	Paid (Y/N/V)	Date Paid
October 15, 2010	1287151285	483	280.00	280.00	N	

Total Of Invoices For October, 2010:	280.00
Total Paid Invoices For October, 2010:	0.00
Total Invoices Outstanding October, 2010:	280.00

October, 2011

Date	Certificate #	Invoice #	Premium	Amount Due	Paid (Y/N/V)	Date Paid
October 11, 2011	1318328846	557	70.00	70.00	N	

Total Of Invoices For October, 2011:	70.00

"Freight forwarders and other intermediaries must often react quickly to the demands of their customers. These involve moves of diverse commodities in differing volumes via varied modes across all geographies.

In designing TT Club Forwarders we have been very much aware of the need to simplify the process of accepting a given risk in these circumstances."

Graham Hooper,
TT Club's Senior Cargo Underwriter

Have an Annual Cargo Policy already?

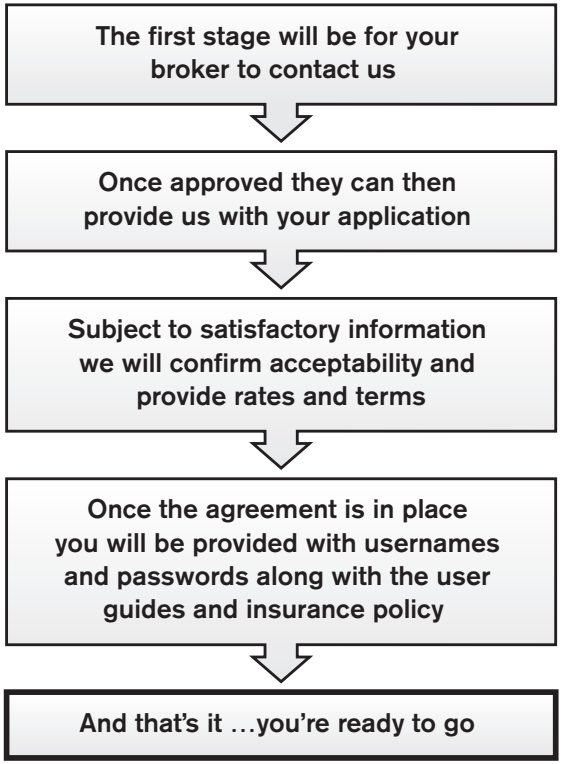
How large is your deductible? Are there destinations not covered by your policy? Do you sometimes need additional cover for Special Projects or unusual consignments?… TT Club Forwarders could be the solution to use alongside your Annual Cargo Cover.

Offices in Europe and America?

We can also offer different coverage in different currencies. With our flexible approach we are sure we can help.

Getting Set Up

Signing up to use TT Club Forwarders can be achieved in four steps. We prefer that you use a broker to ensure you are receiving the right advice and recommendations.



Contact Details

For further information contact us at one of our underwriting centres or email us at underwriters@ttclubforwarders.com

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E underwriters@ ttclubforwarders.com

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Although great care has been taken with the preparation of this brochure, the information in it is for guidance only.
Reference should be made to the policy wordings for a definitive statement of the legal relationship between the TT Club, Forwarders, Brokers and Insureds.
These can be found on our website www.ttclubforwarders.com

Through Transport Mutual Insurance Association Limited and TT Club Mutual Insurance Limited, trading as the TT Club. TT Club Mutual Insurance Limited is authorised and regulated in the UK by the Financial Services Authority (registration number 202852), in Hong Kong by the Hong Kong Insurance Authority, Singapore by the Monetary Authority of Singapore and in Australia by the Australian Prudential Regulation Authority. In the United States, TT Club Mutual Insurance Limited is approved as a surplus lines insurer in all states and is accessible through properly licensed surplus lines brokers.