

Shipper's Interest Insurance

Product Disclosure Statement

The Product Disclosure Statement ("PDS") contains information about the main features of this Shipper's Interest Insurance.

The purpose of the PDS is to assist your purchasing decision and ability to compare this product with other insurance.

The terms and conditions of the insurance are contained in the Policy wording. It is important that you read and understand the Policy wording and retain your Certificate of Insurance and the Policy Wording in a safe place.

The Policy is not valid unless accompanied by a Certificate of Insurance.

WHY SHOULD I BUY THIS INSURANCE?

Although every care will be taken by the Courier whilst transporting your Property, it may still become lost or damaged.

In some instances, the Courier may be contractually obligated to compensate you for loss of or damage to your Property. However there are many circumstances in which they may not be required to compensate you, such as when the loss or damage is caused by an act of God, or other events beyond their control.

Shipper's Interest Insurance is an option to protect against these circumstances.

WHO CAN I CONTACT ABOUT THE POLICY?

If you have any queries about the Policy you should contact **Direct Couriers (Aust) Pty Limited** by telephone on +61 (0)2 8437 7777.

If they are not able to assist you, then you should contact **Australian Risk Applications Pty Limited** by telephone on +61 (0)2 9007 2491

WHICH INSURANCE COMPANY PROVIDES THE POLICY?

The insurance company providing the Policy is American Home Assurance Company trading as **AIG Australia**, Level 19, Citigroup Centre, 2 Park Street, Sydney, NSW, 2000.

WILL ALL MY PROPERTY BE INSURED?

No.

Unfortunately, there are some items where cover cannot be provided. Please refer to "Section 2 – Property Insured" of the Policy wording which shall specify the items where cover cannot be provided.

WHAT IS COVERED BY THE POLICY?

The Policy will cover "All Risks" of loss of or accidental damage to your Property that occurs whilst it is being transported by the Courier.

However, there are some circumstances where cover cannot be provided.

WHAT IS NOT COVERED BY THE POLICY?

There are some circumstances where cover cannot be provided.

These are specified in the Policy wording and in the Institute Clauses contained in the Policy.

Please refer to "Section 6 – Clauses" and "Section 8 – General Exclusions" of the Policy wording.

HOW MUCH MUST I INSURE FOR?

You must declare an insured value for your Property in accordance with the requirements specified in "Section 4 – Basis of Valuation" of the Policy wording.

Never under-value your Property. If you under-value your Property, then the amount you receive in the event of a claim will only be a very small proportion of what you would have received if you had not under-valued your Property.

HOW MUCH COMPENSATION WILL I RECEIVE?

In the event of a claim recoverable under the Policy, the Insurer shall compensate you in accordance with "Section 5 – Basis of Loss Settlement" of the Policy wording.

WHAT DOES THE INSURANCE COST?

The insurance company takes many factors into consideration when calculating the cost of the insurance (the "premium"), for example:

- The insured value declared
- The nature the Property being transported
- Whether the Property is being transported by air or land
- The origin and destination addresses

HOW DO I BUY THE INSURANCE?

If you wish to buy this insurance, you must notify **Direct Couriers (Aust) Pty Limited** prior to your Property being collected at the origin address.

Direct Couriers (Aust) Pty Limited will provide you with a "Request for Insurance" form that you will need to complete and submit to Direct Couriers (Aust) Pty Limited prior to your Property being collected at the origin address.

If your request for insurance is accepted, then a Certificate of Insurance will be provided to you by **Direct Couriers (Aust) Pty Limited**.

The Policy is not valid unless accompanied by a Certificate of Insurance.

HOW DO I PAY THE PREMIUM?

Direct Couriers (Aust) Pty Limited will invoice you.

You pay for transit insurance when you pay your transport charges.

WHAT MUST I DO IF I NEED TO MAKE A CLAIM?

Please read "Section 9 – Claims" of the Policy wording carefully for full details about lodging a claim.

In terms of this procedure, you will be required to notify the Courier and the insurance company and you may be required to notify the police as well.

COOLING OFF

You may cancel the insurance contract up to 20 days after the date of the invoice for the removal, storage and insurance ("cooling off period"). However, you may not return the insurance contract after the collection of the Property by the Courier at the origin address.

To cancel the insurance contract, you must notify **Direct Couriers (Aust) Pty Limited** within the cooling off period and return the insurance contract to them by post. Any premium paid will be returned.

COMPLAINTS AND DISPUTES ABOUT THE POLICY

If you have a concern, complaint or dispute about the Policy or a claim, then please contact the complaints officer at **Australian Risk Applications Pty Limited** and discuss the complaint with them. They will try to resolve your problem immediately.

If your complaint is not satisfactorily resolved you may request that your matter be reviewed by AIG's management by writing to, The Compliance Manager, AIG Australia, 549 St Kilda Road, Melbourne, Victoria, 3004.

If you are still unhappy, you may request that the matter be reviewed by AIG's Internal Dispute Resolution Committee. If you are not satisfied with the finding of this Committee, you may be able to take your matter to an independent dispute resolution body, Insurance Ombudsman Services Limited (IOS).

DUTY OF DISCLOSURE

When you apply for insurance the insurance companies relies upon the information you provide to decide whether to insure you, and anyone else to be covered, and on what terms. If you do not answer all questions honestly the insurance company may reduce or refuse a claim, or cancel the Policy.

For further information in respect of your Duty of Disclosure, please see the "Duty of Disclosure" section of the Policy wording.

- END -

Agreement

In consideration of the Assured named herein paying to AMERICAN HOME ASSURANCE COMPANY the agreed premium and in reliance upon the statements made to the Insurer by proposal and its attachments and the material incorporated herein the Insurer agrees to provide insurance in the manner hereinafter provided (the "Policy").

Duty of Disclosure

Before entering into a contract of insurance with an insurer, an assured has a duty to disclose to the insurer every matter known to them, or could reasonably be expected to be known to them, which is relevant to the insurer's decision on whether to accept the risk of the insurance and, on what terms. An assured has the same duty to disclose those matters to the insurer before a contract of insurance is renewed or extended or varied or reinstated.

An assured's duty does not require disclosure of a matter that diminishes the risk to be undertaken by the insurer, or that is of common knowledge, or that the insurer knows or in the ordinary course of its business as an insurer ought to know, or as to which compliance with this duty of disclosure is waived by the insurer.

The duty to disclose a matter applies until the proposed contract is entered into.

If an assured fails to comply with their duty of disclosure or make a misrepresentation to the insurer, the insurer may be entitled to reduce its liability under the contract in relation to a claim and/or may cancel the contract. If the non-disclosure or misrepresentation is fraudulent, the insurer may also have the option of refusing to pay a claim and treating the contract as having never commenced.

Privacy Consent and Disclosure

AIG Australia is a wholly owned subsidiary of the American International Group (AIG). AIG Australia has adopted the National Privacy Principles. The National Privacy Principles apply to any personal information collected by AIG Australia.

AIG collects personal information for the purpose of providing insurance products, services, processing and assessing claims. An assured can choose not to provide this information, however the insurer may not be able to process their requests.

AIG may disclose information it holds about an assured to other insurance companies, an insurance reference service or as required by law. In the event of a claim, AIG may disclose information to and/or collected additional information about an assured from investigators or legal advisors.

An assured may contact AIG if it wishes to update or access the information the Insurer holds about them or if it does not wish to receive any marketing material directly from the insurer.

Australian Law and Practice

The Policy shall be subject to and governed by and construed in accordance with Australian law and the Australian courts shall have exclusive jurisdiction in any dispute arising hereunder. As such, the Policy shall be subject to the Commonwealth Marine Insurance Act 1909 and the Insurance Contracts Acts 1984 where applicable.

Cancellation

The inclusion in the Policy against War risks may be cancelled by the Insurer or the Assured giving 7 days notice of cancellation at any time. The inclusion in the Policy against Strikes, Riots and Civil Commotions risks may be cancelled by the Insurer or the Assured giving 7 days notice of cancellation at any time.

Except as above, the Policy may be cancelled by either the Insurer or the Assured giving 30 days notice of cancellation at any time.

Cancellation shall become effective on the expiry of the appropriate number of days from midnight of the day on which notice of cancellation is issued by or to the Insurer but shall not apply to any transit insurance which shall have been declared or attached in accordance with the Policy terms and conditions before the cancellation becomes effective.

This Policy has been signed at Sydney on behalf of

AMERICAN HOME ASSURANCE COMPANY (ABN 67 007 483 267 AFSL 230903)
Trading as AIG AUSTRALIA

A member Company of American International Group, Inc



Policy Wording

This Policy Wording (and any Policy Wording issued in substitution and any endorsements hereto) attaches to and forms part of the Policy and any word or expression to which a specific meaning has been attached shall have the same meaning wherever it appears. This Policy is not valid unless accompanied by a Certificate of Insurance.

SECTION 1 - DEFINITIONS:

All words in the Policy in the singular shall include, where the context permits, the plural and vice versa.

All words in the Policy importing the masculine gender only shall include the feminine gender and the words importing persons shall include individuals, partnerships, corporations and associations.

For the purposes of the Policy:

- 1) "Assured" shall mean the person specified in the Insurance Certificate.
- 2) "Courier" shall mean **Direct Couriers (Aust) Pty Limited**.
- 3) "Duration" shall mean the time from which cover attaches under the Policy to the time which cover under the Policy terminates.
- 4) "Fine Art" shall mean paintings, etchings, pictures, tapestries and other bona fide works of art, valuable rugs, statuary, marbles, bronzes, rare books, antique silver, manuscripts, porcelains, rare glass and bric-a-brac, collections of books, mixed periodicals, photographs, slides, clippings and other articles of a similar nature including furnishings.
- 5) "GST" shall mean Goods and Services Tax.
- 6) "Certificate of Insurance" shall mean the AIG Australia document entitled Certificate of Insurance which shall be countersigned by the Courier and provided to the Assured. The Insurance Certificate attaches to and forms part of the Policy.
- 7) "Insurer" shall mean American Home Assurance Company (ABN 67 007 483 267 AFSL 230903), Level 19, Citigroup Centre, 2 Park Street, Sydney, NSW, 2000. Telephone: +61 (0)2 9240 1711.
- 8) "Precious Metals" shall mean silver, gold, platinum, palladium, iridium, osmium, rhodium, and ruthenium.
- 9) "Precious Stones" shall mean diamonds, emeralds, rubies and sapphires.
- 10) "Property" shall mean general goods and merchandise suitably packed for transit.

Notwithstanding the foregoing or anything else expressed or implied in the Policy, in no case shall "Property" mean or be construed to mean any of the items and/or interests excluded in the Property Insured section of the Policy.

- 11) "Premium" shall mean the amount payable by the Assured to the Insurer.
- 12) "Second-hand Property" shall mean second-hand and/or used interests and/or interests which are not new.
- 13) "Semi-precious Stones" shall mean amethyst, aquamarine, aventurine, carnelian, garnet, lapis lazuli, opal, pearls, rose quartz, topaz and tourmaline.
- 14) "Vehicles" shall mean motor vehicles and/or motor cycles and/or quad bikes and/or ride-on lawn mowers and/or caravans and/or horse boxes and/or trailers of every description, and where applicable, including any trailer to which any such interests may be secured.
- 15) "Watercraft" shall mean watercraft (such as power boats, yachts, jet-ski's, canoes, and wind surfers) of every description and, where applicable, including any trailer to which such interests may be secured.

SECTION 2 – PROPERTY INSURED:

The Policy shall cover the Property of the Assured that is declared to and accepted by the Courier for transit by road or rail or air anywhere within Australia.

All of the items and/or interests specified below are excluded under the Policy and in no case shall the Policy cover loss or damage or expense pertaining to any of these items or interests.

The Assured must not declare any such excluded items and/or interests to the Courier. In no case shall the declaration of any such excluded items and/or interests by the Assured and/or the payment of Premium thereon mean or be construed to mean that such excluded items and/or interests are covered under the Policy. If any such excluded items and/or interests are declared and/or Premium paid thereon, then the Insurer shall refund the corresponding Premium as soon as it becomes known to the Insurer.

- Antiques and/or Fine Art - unless the insured value of each individual item is less than **AUD250**.
- Any property not transported by the Courier.
- Deeds and/or securities and/or treasury notes and/or any other cash equivalents and/or tickets and/or vouchers and/or stamps and the like.
- Designs and/or patterns and/or plans and/or manuscripts and all other documents.
- Electronic data or computer software held on computers or other hardware.
- Frozen, chilled or fresh meat or food or non-food items such as beverages, liquids and chemicals or any other goods and/or merchandise that are transported in a cargo space that is controlled and/or regulated by mechanical equipment.
- Household goods and personal effects – household removals.
- Jewellery and/or watches - unless the insured value of each individual item is less than **AUD250**.
- Money and/or coins of every description.
- Office and/or factory contents – office and/or factory relocations.
- Pets and/or livestock and/or bloodstock and/or any other living creatures.
- Plants and/or flowers or every description.
- Precious Metals and Precious Stones and Semi-precious Stones or items that are made from or which may contain such interests with the exception of jewellery and watches (see above).
- Vehicles and Watercraft.

SECTION 3 - DURATION:

Cover under the Policy shall attach from the time the Property is collected by the Courier at the origin address anywhere in Australia, and shall continue whilst the Property is in the ordinary course of transit and during all loading and unloading operations, and shall terminate from the time the Property is delivered by the Courier to the destination address anywhere in Australia.

Notwithstanding anything contained or implied to the contrary in this section or elsewhere in the Policy, the Duration of cover in respect of the risks of War and the risks of Strikes, Riots and Civil Commotions shall be in accordance with the relevant Institute War and Institute Strikes Clauses.

SECTION 4 - BASIS OF VALUATION:

This section of the Policy specifies how the Assured shall calculate the insured value they declare.

Insured Value: The insured value declared by the Assured must be the invoice value of the Property (new or second-hand value as applicable) plus the costs of insurance, packing and transport.

The insured value declared shall be specified on the Certificate of Insurance.

Under Insurance: If the Assured declares an amount that is less than the insured value of the Property (when calculated in accordance with the above), then the Insurer shall only be liable to pay such proportion of the loss as the amount declared by the Assured bears to the insured value (when calculated in accordance with the above).

Proof of Value: In the event of a claim recoverable under the Policy, the Insurer may require the Assured to provide proof of value.

Maximum Insured Value: The maximum insured value that may be declared by the Assured under the Policy, for transport on any one vehicle, is **AUD250,000**.

The Assured must not declare an insured value that exceeds this maximum amount. In no case shall the declaration of an insured value that exceeds this maximum amount and/or the payment of Premium thereon mean or be construed to mean that such declared amount is covered under the Policy. If any such amount is declared and/or Premium paid thereon, then the Insurer shall refund the corresponding Premium as soon as it becomes known to the Insurer.

SECTION 5 - BASIS OF LOSS SETTLEMENT:

This section of the Policy specifies how, in the event of claim recoverable under the Policy, the amount payable by the Insurer shall be calculated.

Repair or Replacement: The Insurer shall pay the reasonable cost of repair or replacement of the lost or damaged Property plus the corresponding proportion of the costs of insurance, packing and transport.

In no case shall the Insurer pay an amount which exceeds the insured value declared by the Assured or the maximum insured value permitted under the Policy of AUD250,000 any one vehicle.

Reduction in Value: In no case shall the Policy cover any reduction in value arising from the repair or restoration of damaged Property or any depreciation as a result thereof.

Pairs & Sets: If Property consists of articles in pair or set, then the Policy shall not pay more than the value of any particular part(s) which may be lost or damaged without reference to any special value which such article(s) may have as part of such pair or set, nor more than a proportionate part of the insured value of such pair or set.

SECTION 6 - CLAUSES:

In addition to the other terms, clauses and conditions expressed within the Policy, the Policy contains and is subject to the Institute Clauses specified below. Copies of these clauses are available upon request from the Courier or the Insurer. The Institute Clauses referred to are those current at the attachment of cover under the Policy.

INSTITUTE CARGO CLAUSES (A)	CL. 252
INSTITUTE STRIKES CLAUSES (CARGO)	CL. 256
INSTITUTE WAR CLAUSES (AIR CARGO) (excluding sendings by Post)	CL. 258
INSTITUTE CARGO CLAUSES (AIR) (excluding sendings by Post)	CL. 259
INSTITUTE STRIKES CLAUSES (AIR CARGO)	CL. 260
INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIO-CHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE	CL. 370
INSTITUTE CYBER ATTACK EXCLUSION CLAUSE	CL. 380

SECTION 7 – GENERAL CONDITIONS:

Unless specified to the contrary in this section or elsewhere in the Policy, the Policy shall cover “All Risks” of physical loss of or damage to Property in accordance with the Institute Cargo Clauses (A) or Institute Cargo Clauses (Air), as applicable, and cover in respect of the risks of War and the risks of Strikes, Riots and Civil Commotions shall be in accordance with the relevant Institute War Clauses and Institute Strikes Clauses.

Debris Removal Clause

Where there is physical loss of or damage to Property which is the subject of a claim recoverable under the Policy, cover shall be extended to include costs and expenses reasonably and properly incurred by the Assured for the removal and disposal of debris of the Property, but excluding any costs and expenses incurred in consequence of or to prevent or to mitigate pollution or contamination or any threat thereof or liability therefore.

In no case shall the Insurer be liable under this Debris Removal Clause for an amount greater than the original insured value of the Property or **AUD10,000**, whichever is the lesser.

Destruction of Salvage Clause

In the event of loss of or damage to Property, the Assured has the option to destroy and/or dispose of the salvage subject to agreeing market value for crediting to the Insurer.

In the case of damage to Subject-matter insured bearing a brand or trade mark the sale of which carries or implies the guarantee of the manufacturer and/or supplier and/or the Assured or their goodwill collectively or independently the salvage value of such Subject-matter shall be determined only after the removal of brand or trade marks.

Goods and Services Tax Clause

All amounts insured by the Policy, together with any claim settlement under the Policy, exclude any and all mandatory fiscal charges and/or taxes, including GST. In relation to claims and/or policies that attract any mandatory fiscal charges and/or taxes, if there is a shortfall between the component of the claim covering the mandatory fiscal charges and/or taxes and the amount of input tax credit to which the Assured is entitled, the Insurer shall pay this shortfall in addition to the claims settlement.

Labels Clause

In the event of damage from a peril(s) insured against affecting labels only the claim to be limited to an amount sufficient to pay the cost of new labels removing the old labels and re-labelling the Property.

Non-Contribution Clause

The Policy shall not cover any loss or damage which at the time of the happening of such loss or damage is covered by or would, but for the existence of the Policy be covered by any other existing insurance policy except in respect of any excess beyond the amount which would have been payable under such other policy had the Policy not been effected.

Repacking Clause

If outer packing becomes damaged from any cause and renders the Property unfit for onward transit, the Insurer shall pay the reasonable cost of repacking the Property provided that such damage occurred within the Duration of cover and provided that the original packing was performed by the Removal Company or other professional packing company.

Second-hand Property Clause

In respect of Second-hand Property, in no case shall the Policy cover claims for or loss damage or expense reasonably attributable to ordinary wear tear and/or gradual deterioration, for example, but without prejudice to the generality of this clause, damage to paint work, chipping, denting, scratching, marring, bruising, rust, oxidization or discolouration.

The burden of proof that any such damage was not pre-existing damage, and that it occurred within the Duration of the Policy and was caused by a peril insured against at the time of loss, shall rest with the Assured.

Subrogation Clause

The Assured shall, at the request of the Insurer or their agents, assign and subrogate to the Insurer at the time of payment and to the amount not exceeding the amount paid by the Insurer all rights and claims against others and permit suit to be brought in the Assured's name but at the Insurer's expense.

The Assured agrees to render all reasonable assistance in the prosecution of said suit(s).

Termination of Transit Clause (Terrorism) (JC2001/056)

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1. Notwithstanding any provision to the contrary contained in this Policy or the Clauses referred to therein, it is agreed that in so far as this Policy covers loss of or damage to the Subject-matter insured caused by any terrorist or any person acting from a political motive, such cover is conditional upon the Subject-matter insured being in the ordinary course of transit and, in any event, **SHALL TERMINATE:**
 - either
 - 1.1 As per the transit clauses contained within the Policy,
 - or
 - 1.2 on delivery to the Consignee's or other final warehouse or place of storage at the destination named herein,
 - 1.3 on delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either for storage other than in the ordinary course of transit or for allocation or distribution,
 - or
 - 1.4. in respect of marine transits, on the expiry of 60 days after completion of discharge outside of the goods hereby insured from the oversea vessel at the final port of discharge,
 - 1.5. in respect of air transits, on the expiry of 30 days after unloading the Subject-matter insured from the aircraft at the final place of discharge,**whichever shall first occur.**
2. If this Policy or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, or termination as provided for above, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.
3. This clause is subject to English law and practice.

SECTION 8 – GENERAL EXCLUSIONS:

In addition to the exceptions and exclusions contained in the Institute Clauses specified in the Clauses section of the Policy, in no case shall the Policy cover any actual or alleged loss damage or expense directly or indirectly caused by or contributed to by or arising from:

- 1) the neglect or wilful misconduct or wrongful act or omission of the Assured or of their employees or agents
- 2) instructions provided to the Courier by the Assured or their employees or agents
- 3) the failure of the Assured or their employees or agents to provide special handling instructions to the Courier
- 4) the failure of the Assured or their employees or agents to take such measures as may be reasonable for the purposes of averting or minimising a loss or threat thereof
- 5) climatic or atmospheric conditions or extremes of temperature
- 6) any defect in any equipment supplied by the Assured or their employees or agents
- 7) inherent vice or nature of the Property
- 8) ordinary loss of weight or volume
- 9) ordinary wear and tear or gradual deterioration of the Property or packaging – in addition hereto, please refer to the Second-hand Property Clause in the General Conditions section of the Policy
- 10) delay
- 11) the mechanical and/or electrical and/or electronic breakdown or malfunction of the Property unless caused by a sudden and accidental occurrence which is the proximate cause of the loss or damage complained of
- 12) the insufficient or inadequate or improper packing and/or labelling and/or addressing of the Property unless performed by the Courier or their employees or agents or sub-contractors
- 13) any indirect and/or consequential and/or financial or economic loss or damages whatsoever suffered by any party

SECTION 9 – CLAIMS:

This section of the Policy specifies the procedures that the Assured should follow with regards to the unpacking and inspection of the Property upon its delivery at the destination address, and that the Assured must follow in the making a claim against the Policy.

Failure to comply with any part hereof may prejudice a claim against the Policy.

The Assured shall exercise the utmost good faith in making any claim against the Policy.

The Assured shall take reasonable steps to prevent or minimise any loss or claim which may be recoverable under the Policy.

Unpacking upon Delivery: If practicable, all Property must be unpacked and inspected immediately upon delivery to the destination address and any loss or damage discovered must be clearly noted on the Courier's delivery note by the Assured.

Any item and/or package showing any outward signs of loss or damage must be unpacked and inspected immediately upon delivery to the destination address and whilst the Courier remains in attendance.

The Assured shall not dispose of or destroy or allow the destruction of damaged Property or packing materials without the prior approval of the Insurer.

The Assured shall place damaged Property and the packing materials aside in a safe place for possible future inspection by a surveyor and/or the police.

If possible, photographs of the damaged Property and the packing materials shall be taken by the Assured.

Repair Authorisation: The Assured shall not authorise repairs or replacement of any Property without the prior approval of the Insurer.

Notify the Police: If there is a shortfall in the number of items and/or packages delivered, then the Assured shall immediately notify the local police in respect thereof. The Assured shall obtain a police case reference/incident report number.

Notify the Courier: The Assured shall immediately notify the Courier in writing of all loss and/or damage sustained.

Notify the Insurer: The Assured shall, as soon as practicable, notify AIG Australia Marine Claims Office of a possible claim against the Policy, and shall, at the time of such first notice of loss, provide them with the following documents:

- 1) A copy of the Certificate of Insurance
- 2) A copy of this Policy Wording

Further documentation to support the claim against the Policy will be required (as specified below).

Claim Documentation: The Assured must provide the following documents to support their claim:

- 1) The original Certificate of Insurance
- 2) The relevant commercial invoice(s)
- 3) The relevant transport invoice
- 4) The original packing list, delivery note and any other transport documents in their possession
- 5) Copies of all correspondence with third parties in relation to the claim
- 6) Any photographs of the damaged items which may be available
- 7) Police case reference / incident number (if applicable)

Survey: The Insurer may elect to appoint a surveyor to investigate and report on the claim.
If a surveyor is appointed, the Assured shall provide every assistance to the surveyor.