

## **DOCUMENT**

## **INSURANCE CERTIFICATE**

Goods traded internationally are exposed to many risks that are so onerous that exporters and importers cannot bear them themselves.

Currently, in Côte d'Ivoire, importers must insure the goods they import with a local insurance company.

The risks insured in international trade can be broken down as follows:

- Ordinary risks: these include particular damage and general average

We call Particular damages the specific damages, shortages, and losses suffered by goods

in the course of their carriage and general damages, the contribution

to extraordinary expenses or damage voluntarily suffered by the ship and the cargo for

safeguarding the vessel and the rest of the cargo.

- Risks of war, strikes, riots, etc.

## THE DIFFERENT TYPES OF INSURANCE

There are two basic types of insurance:

- Floating policy or subscription policy

The floating policy means that the goods are not specified. The floating policy is a global contract, generally for a period of 6 months to one (1) year. It

covers all shipments of goods from abroad on behalf of the insured importer. For each shipment, the insurance company issues the customer with a document

supporting document: the Insurance Certificate.

- Travel Insurance

The travel policy covers goods coming from abroad (on a given route) against certain risks. This is insurance on a case-by-case basis.

- Insurance value

Goods must be insured for a maximum of

CIF value plus 20% according to the general conditions of the policy.

The insurance policy includes the following statements for information only:

- o The date of commencement of the insurance (at most that of date of dispatch, i.e. that of the transport document);
- o The name of the insurer;
- o The place of destination of the goods, etc.

DEFINITION

The Portail Web d'Information Commerciale (PWIC) is a platform for information on imports, exports and transit, as well as on all regulations, procedures and requirements relating to trade in Côte d'Ivoire.

Website: pwic.gouv.ci

Address : Cellule de gestion du PWIC - Chambre de Commerce et d'Industrie de Côte d'Ivoire sise à Abidjan - Plateau Avenue 6 Joseph Anoma Ave Berthe

Contact: +225 20 33 16 00 / +225 07 58 25 44



PROCEDURE DESCRIPTION	The procedure for obtaining an insurance certificate has been wholly dematerialized via the electronic portal of the Guichet Unique du Commerce Extérieur (GUCE).  The request is made via the GUCE portal by the importer or the authorized forwarding agent:  - Start the procedure by requesting an Import Declaration Form (IFD) via the  Commercial Transaction module (unless the structure is exempt).  - Once the FDI has been obtained, based on the insurance policy selected, request the certificate from the insurance company via the e-Insurance certificate module.
	<ul> <li>The application submitted will be processed by:</li> <li>by the intermediary if, in drawing up the the intermediary is involved in drawing up the insurance contract,</li> <li>by the insurer if no intermediary is involved,</li> <li>automatically if, when the contract is set up, the Automatic delivery option is ticked.</li> <li>At the end of processing, the insurance certificate is issued electronically.</li> </ul>
	N.B.: To access the site, you must first be
	registered as an importer or freight forwarder
	(https://guce.gouv.ci/register/procedure).
STATE STRUCTURE(S) INVOLVED	Association des Sociétés d'Assurance de Côte d'Ivoire (ASACI).
	Guichet Unique du Commerce Extérieur.
COSTS	
DELIVERY TIME	Immediately
DOCUMENTS REQUIRED TO APPLY	Re-registration operations - Commercial invoice Import Declaration Form (if structure not exempt) Any transport documents required by the insurance company.
LEGAL BASIS (LEGAL REFERENCE)	<ul> <li>- Law no. 2013-877 of 23 December 2013 ratifying Ordinance no. 2013-662 of 20 September 2013 relating to Competition.</li> <li>- Decree n°93-313 of 11 March 1993 implementing law n°91-999 of 27 December 1991 relating to Competition, with regard to the conditions for the entry into Côte d'Ivoire of foreign goods of all origins and sources, as well as the conditions for exporting and re-exporting goods to other countries.</li> </ul>



- Inter-ministerial Order n°127/MCAPPME/MPMB of 21March 2014 determining the conditions of entry into Côted'Ivoire of foreign goods of any origin and from any source, as well as the conditions of export and re-export of goods to foreign destinations.

ASACI

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https://www.guce.gouv.ci

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