

SECURE THE LOAD. PROTECT THE JOURNEY.

Why proper strapping, lashing, covering and load securing matter for cargo, road safety and your insurance position.



transit
UNDERWRITING MANAGERS (PTY) LTD

SECURE THE LOAD. PROTECT THE JOURNEY.

Proper strapping, lashing, covering and securing of your load is essential to prevent damage, delays and costly claims.

STRAP IT CORRECTLY	LASH IT SECURELY	COVER IT PROPERLY	CHECK IT BEFORE DEPARTURE
✓ Use correct straps in good condition ✓ Tension straps properly ✓ Use suitable anchor points ✓ Protect straps from sharp edges	✓ Prevent movement during transit ✓ Use the correct lashing methods ✓ Consider weight distribution ✓ Recheck during the journey	✓ Use suitable tarpaulins, ropes or nets ✓ Ensure they are in good condition ✓ Protect against rain, wind, dust and debris ✓ Secure properly to prevent movement	✓ Load secured ✓ Straps tensioned ✓ Cover intact ✓ Load stable ✓ Ready for transit

A SECURE LOAD PROTECTS MORE THAN CARGO.

PROTECTS YOUR BUSINESS	PROTECTS YOUR CUSTOMERS	PROTECTS YOUR INSURANCE POSITION	PROTECTS LIVES ON OUR ROADS
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Built on Trust. Proven in Transit.

Transit Underwriting Managers (Pty) Ltd – FSP 20480. Underwriting on behalf of Compass Insure – FSP 12148. This communication is for information purposes only and does not constitute financial advice. Terms, conditions and policy warranties apply.

LOAD SECURITY STARTS BEFORE THE JOURNEY

Inadequate load securing is a preventable cause of cargo damage and loss. Braking, cornering, potholes and emergency manoeuvres can cause goods to shift, topple or fall, putting drivers and other road users at risk.

Even minor movement can cause substantial losses, vehicle damage, delivery delays and insurance disputes. At Transit Underwriting Managers, we believe cargo protection begins with correct loading and restraint before departure.

A PRACTICAL LOAD SECURING CHECKLIST

- **Choose suitable straps.** Match restraints to the cargo weight, dimensions and securing requirements. Check for cuts, fraying and excessive wear.
- **Tension and protect restraints.** Use suitable anchor points, the correct number and configuration of restraints, proper tension and protection against sharp edges.
- **Lash against movement.** Consider cargo type, centre of gravity and transit forces. Use appropriate lashing, blocking and bracing where required.
- **Cover the cargo.** Use suitable, serviceable tarpaulins, ropes or nets. Secure them against movement and protect goods from rain, wind, dust and road debris.
- **Balance the load.** Position heavy items appropriately, maintain stability and respect axle, gross mass and vehicle or trailer carrying limits.
- **Inspect before departure.** Check cargo stability, restraints, anchor points and coverings. Retain photographs of the secured load and a documented pre-trip check.
- **Check the securing method.** More straps do not automatically make a load safer. Correct positioning and load distribution matter; a cover does not replace proper restraint.

WHY THIS MATTERS TO GOODS-IN-TRANSIT INSURANCE

Depending on the policy wording, exclusions and circumstances of the loss, claims arising from insufficient strapping, improper securing, defective covering, overloading or inadequate packing may not be covered.

Goods-in-Transit insurance protects against insured risks; it does not replace sound loading practices or compliance with policy conditions. Understand your policy terms, warranties and exclusions, and ensure drivers and loading staff know their responsibilities. Each claim is assessed on its own merits.

LOAD SECURITY IS AN ONGOING CONTROL

Use a documented loading and securing procedure, with regular equipment inspections, staff training and clear accountability. Recheck the load during the journey whenever safe and necessary. Drivers should raise concerns or refuse to depart when they reasonably believe a load is unsafe.

STRAP IT CORRECTLY. LASH IT SECURELY. COVER IT PROPERLY.

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Transit Underwriting Managers (Pty) Ltd supports brokers and transport operators with practical risk-management education. For enquiries: underwriting@transitum.co.za | 086 111 3597.

REGULATORY NOTE

Transit Underwriting Managers (Pty) Ltd (FSP 20480) underwrites on behalf of Compass Insure (FSP 12148). This newsletter is for general information only and does not constitute financial advice. Cover remains subject to the policy wording, schedule, terms, conditions, exclusions and warranties.