



STANDARD POLICY - Interests

In accordance with "Policy Schedules", the following Interests may usually be automatically insured for agreed and approved clients who have access to this interactive website. Any items excluded or not automatically covered below may be insured with the approval of Underwriters.

INTEREST 1: Approved goods & general merchandise

Usual Deductible US\$500 or as stipulated on the Certificate of Marine Insurance

General Cargo and/or Merchandise are deemed to be "Approved" if they attract no special hazard in regard to stowage, handling, packing or during normal methods of transit or by their inherent nature are not more than normally susceptible to loss and/or damage arising from pilferage, leakage, shortage, loss in weight, breakage, scratching, bruising, chipping, denting, bending or crushing or are not liable to perish, deteriorate or suffer any changes in quality or suffer from electrical, mechanical or any other form of derangement or breakdown.

Examples of "Approved" & General Merchandise

- **Chemicals & Pharmaceutical Products** in Bottles, Tins, Cans, Paper, Sachets including liquid items in Tins
- **Chemicals** in Drums, Sacks or Bags.
- **Dried Foodstuffs** in Bags & Sacks including Beans, Rice, Pulses, Herbs & Spices.
- **Flat packed Furniture** (excluding Glass)
- **Foodstuffs** in Cartons, Bottles, Tins, Cans and Jars (excluding Wines, Spirits and Beverages)
- **Hardware**, Tools, Garage Equipment, Ironmongery, Taps & Wire, Rubber Mats, Plastic Holloware, Office Sundries, Paper Products, Stationery and Printed Matter & Books
- **Made up Clothing** (excluding Furs, Fur Garments, Sportswear, Branded Goods, Fashionwear and Leatherwear) & Shoes
- **New Machinery**, Machinery Parts & Spares which are not prone to breakage such as Heavy Material, Generators, Road Works Equipment, Drilling Equipment, Non Fragile Medical/Material/Dental Equipment, Wheelchairs. Excluding Precision Instruments or Machinery which is prone to breakage
- **Non-fragile** Motor Vehicle Spares, Accessories and Tyres
- **Textiles**, Piece Goods including Fabrics, Haberdashery & Yarn.

INTEREST 2: White goods & appliances, brand name goods, beverages, electronics & precision instruments

Usual Deductible 1% of total sum insured or as stipulated on the Certificate of Marine Cargo Insurance

- **Bottled Beverages** - including Liquors.
- **Branded Goods** - such as Cosmetics & Commodities, Confectionery, Sports Goods, Sports & Leisurewear, Leisure Articles, Bicycles, Fishing/Hunting Equipment, Perfumes, Garments, Eyewear, Leather goods /Leatherwear, Toys & Games.
- **Domestic Electrical Appliances** - including Radios, Televisions, Audio Equipment, Video Recorders, Cameras, Calculators, Electronic Toys, Video Games, Consoles and Associated items. **Excluding** Mobile Telephones and Simm Cards.
- **Plasma Screens** warranted packed in original manufacturers packing or flight cases. Precision Instruments or Machinery - which is prone to Breakage including Typewriters, Photocopiers, Fragile Radiological Equipment, Printing, Knitting & Textile Machinery.
- **White Goods and New Furniture** - "White Goods" defined as Cookers, Ovens, Refrigerators &

Freezers, Washing Machines, Dishwashers and other white or enamelled goods packed in cases, cartons or waterproof crates.

INTEREST 3: Computers

Usual Deductible US\$500 or as stipulated on the Certificate of Marine Cargo Insurance

- **Desktop Computers, Servers and the like.** Excluding Laptop, Notebook & Handheld Computers and similar items. Also excluding computer chips, memory boards & similar high value components.

INTEREST 4: Fragiles

Usual Deductible 3% of total sum insured or as stipulated on the Certificate of Marine Cargo Insurance.

- **Fragile goods**, Domestic Glass, China and Earthenware packed in cases or cartons or waterproof crates, such as Enamelware, Glassware, Sanitaryware, Chinaware, Pottery, Crystalware, Bulbs, Neon, Tubes, Cathode Ray Tubes.
- **Furniture** with Glass.

INTEREST 5: Household goods & personal effects

1% of TSI Deductible or as stipulated on the Certificate of Marine Cargo Insurance

- **Household Goods & Personal Effects**, Owner & Professionally packed.
Note: Owner packed goods are subject to more limited conditions, for details see Household Goods & Personal Effects Conditions.

INTEREST 6: Motor vehicles

1% of TSI Deductible per vehicle or as stipulated on the Certificate of Marine Cargo Insurance

- **Private & Personal Motor Vehicles**, Motorbikes, Motor Homes and Caravans shipped underdeck or in Containers.

Excluded goods and examples of commonly agreed extra goods

These interests can be sometimes agreed as categories by underwriters for single or regular shipments

- **Aircraft** including Helicopters
- **Bulk Car** Contracts – New & Used
- **Cargo** shipped in bulk (not in containers or small items)
- **Cash**, bullion, deeds, bonds, stamps, medals, coins
- **Cellphones & Laptop Computers**
- **Chinese Groundnuts**
- **Cigarettes**
- **Classic Cars** - or any vehicle over 12 years of age
- **Computer Chips** memory boards & similar high value components
- **Containers**
- **Fishmeal & Fish catch**
- **Fresh foods** & meat and other temperature controlled goods (other than Frozen)
- **Fresh fruit** & vegetables
- **Frozen Foods** (non Meat)
- **Frozen Meat**
- **Furs** & designer clothing
- **Heavy Duty Vehicles**
- **Heavylift Cargo**
- **Jewellery**, watches, trinkets, personal ornaments, precious stones & metals.
- **Kamigoto Project**
- **Laptop**, Notebook & Handheld computers & similar items
- **Livestock**
- **Mobile** telephones
- **Ocean Towage Risks**

- **Oversized Cargo**
- **Perishables** (Chilled meats, flowers, fresh fruits & vegetables)
- **Plasma Screens** unless packed in original manufacturers packing or flight cases.
- **Project Cargoes**
- **Refined sugar**
- **Satellite Cargo** business up to launch
- **Steel**, coils, bars, beams, billets and similar Goods shipped in bulk
- **Works of Art**, sculptures, fine art and similar interests
- **Yachts** and other boats