

Marine Cargo Insurance

Insurance product information document

Quote no.: 0000000000, 00/mes/0000, 00:00

Product: Marine Cargo Insurance

Insurer: Zurich Insurance plc, (Ireland), Sweden Branch (Reg.no 516403-8266, Bolagsverkets Branch Office Register) Box 5069, SE -102 42 Stockholm, Sweden



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This is a standardised document for the insurance product in compliance with European Commission Implementing Regulation of 11

August 2017. Although it has no contractual value, it includes the basic description of the main risks making up the product presented together with other key features of it which are all set out in the pre-contractual documents which have been provided. If accepted they will constitute the obligations and rights which apply to the insurer and the policyholder and/or insured through the schedule for

the insured risk and the terms and conditions with reference number XXXXXXXXXXXXXXXXXXXX

What does this type of insurance consist of?

This product covers all fortuitous or force majeure risks to which insured objects may be exposed during their carriage by sea, river or canals, during loading and unloading in seaports or river ports and including transit by land to the loading port. Its covers are set out in the quote accompanying this insurance product information document.



What is insured?

Below is a list of the most important covers which can be taken out during the term of the contract of insurance. The covers in this insurance and their sums insured and limits are shown in the policy quote provided.

✓ **Loss or damage to the cargo as a result of accident of the means of transport**

We cover fire due to lightning strike or explosion, accident of the means of transport and robbery by armed gang.

✓ **Salvage expenses**

We cover expenses arising from accident or peril of the sea, piracy, collision, forced calls, forced change of track and forced stopovers.

✓ **Damage due to wars or strikes**

We cover damage resulting from war, underwater or floating mines, port closure, rebellions, riots, strikes and sabotage.

✓ **Broad conditions**

We cover at all-risk with particular average falling of complete packages when loading and/or unloading, failure to deliver complete packages, robbery, spills, breakages, rusting, fire and theft when stored.



What isn't insured?

- ✗ We do not cover the defect itself, delays, insufficient packaging, weight loss or commercial losses.
- ✗ Poor packing or stowage in an inappropriate place for the goods, stains, damage caused by contact with damaged/broken goods, liquid spills, deficient or inadequate packaging and wastage.
- ✗ Excess shipping cost in all cases.



Are there any restrictions on the cover?

- ! **Damage due to wars or strikes**
We do not provide cover in countries in which there is war or social conflict.

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Where am I covered?

- ✓ This product's scope of cover is worldwide except for countries which are excluded because of war or social conflict in them and countries which have been sanctioned.



What obligations do I have?

The contracting party has to state the characteristics of the risk to be insured and report any changes in this respect during the lifetime of the insurance. In addition, if an incident covered by the insurance takes place and a claim is made under the contract, the contracting party has to provide all related documentation and information about the circumstances and consequences of the incident.



When and where do I have to pay?

Payment shall be due according to the information provided during the contracting process and the policy wording.



When does the cover start and end?

The cover begins on the start date agreed with the entry into force of the policy and ends on the date agreed according to the policy's term.



How can I cancel the policy?

For single shipment policies, please consult the information provided during the contracting process. For renewable policies, the policyholder can decide not to renew the policy, i.e to cancel it, by giving the insurer written notice at least one month before the end of the policy period in progress.