



In accordance with the Policy Schedule the following cargo Interests may be automatically insured for approved clients who have access to the ForwarderLink website and a live policy. Any items excluded or not automatically covered below may be insured but only with the approval of Underwriters.

INTEREST 1:

Approved goods & general merchandise

Deductible as stipulated on the Certificate of Marine Cargo 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 excluding Personal Protect Equipment (or "PPE") described as protective clothing, face masks, face shields / visors and goggles

Chemicals in Drums, Sacks, Cartons, Boxes or Bags

Dried Foodstuffs in Bags & Sacks including Beans, Rice, Pulses, Herbs & Spices

Flat packed Furniture (excluding any Glass)

Foodstuffs & Beverages in Cartons, Bottles, Tins, Cans and Jars excluding any glass, Alcoholic Beverages such as Beer, Lager, Ciders (see Interest category 2 below), Wines, Spirits, Port, Champagne, Liqueurs and Liquor (all excluded)

Hardware, Tools, Garage Equipment, Gardening equipment, Ironmongery, Screws, Nails, Taps & Wire, Rubber Mats, Plastic Holloware, Office Sundries, Paper Products, Stationery, Printed Matter including Books and Magazines

Made up Clothing & Shoes (excluding Furs, Fur Garments, Branded Goods, Fashionwear, Designerwear, Sportswear and Leatherwear)

New Machinery, Machinery Parts & Spares which are not prone to breakage such as Heavy Manufacturing, Generators, Road Works Equipment including Heavy Rollers, Drilling & Digging Equipment, Forklift Trucks, Non Fragile Medical/Material/Dental Equipment, Wheelchairs, Sewing machines and Textile machinery. Excluding Precision Instruments, Scientific and Computerised Control Panels or Machinery which is prone to breakage

Non-fragile Motor Vehicle Spares, Accessories and Tyres

Textiles, Piece Goods including Fabrics, Haberdashery, Cloth, Finished Wool, Finished Cotton and Yarn.

INTEREST 2:

White goods & appliances, branded name goods, electronics, precision instruments and stone slabs.

Deductible as stipulated on the Certificate of Marine Cargo Insurance

Alcoholic Beverages such as Beer, Lager, Cider in bottles, cans, cartons, kegs, barrels or drums. Excluding Wines, Spirits, Port, Champagne, Liqueurs and Liquor.

Branded Goods such as Cosmetics & Commodities, Confectionery, Sports Goods, Sports & Leisurewear, Leisure Articles, Bicycles, Fishing and Hunting Equipment (excluding arms and ammunition), Perfumes and Cosmetics, Garments, Eyewear, Leather goods /Leatherwear, Toys & Games. Excluding Fashion and Designerware.

Domestic Electrical Appliances including Audio Equipment, Radios, DVD and Video Recorders, Satellite boxes, Cameras, Calculators, Electronic Toys, and Associated items.

Excluding Plasma and LCD televisions / screens, Video Game Consoles, iPads, Tablet Computers, portable Music Players, Mobile Telephones and Sim Cards.

Precision Instruments or Machinery which is prone to Breakage including Typewriters, Photocopiers, Radiological Equipment, Printing, Knitting & Textile Machinery.

Stone, Marble, Slate, Granite and similar Slabs, Tiles or Blocks individually separated and suitably packed or protected for transit in crates or cases excluding breakage, chipping, splitting or cracking unless caused by an accident to the carrying conveyance or dropping whilst loading or unloading.

White Goods and New Furniture "White Goods" defined as Cookers, Ovens, Refrigerators & Freezers, Washing Machines, Dishwashers and other white goods packed in cases, cartons or waterproof crates.

Yachts and other Boats provided new and in fully enclosed containers or trucks

INTEREST 3:

Computers

Deductible as stipulated on the Certificate of Marine Cargo Insurance

Desktop Computers, Servers and the like. Excluding Laptop, Notebook & Handheld Computers, iPads, Tablet Computers, Video Game Consoles and similar items. Also excluding computer chips, memory boards, cards & similar and high value components.

**INTEREST 4:****Fragiles**

Deductible as stipulated on the Certificate of Marine Cargo Insurance

Fragile goods, Domestic Glass, Mirrors, China and Earthenware packed in cases or cartons or waterproof crates, such as Enamelware, Glassware, Sanitaryware, Chinaware, Pottery, Crystalware, Bulbs, Neon Tubes.

INTEREST 5:**Household goods & personal effects**

Deductible 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**

Deductible as stipulated on the Certificate of Marine Cargo Insurance

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

INTEREST 7:**Frozen Food in ISO Reefer Containers or Refrigerated Trucks**

Deductible as stipulated on the Certificate of Marine Cargo Insurance

Frozen food transported in ISO Reefer Containers or Refrigerated Trucks including meat (excluding hanging meat), fruit and vegetables refrigerated to -15 (minus fifteen) degrees Celsius or 5 (five) degrees Fahrenheit or below.

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 and Helicopters

Alcoholic Beverages such as Wines, Spirits, Port, Champagne, Liqueurs and Liquor

Ammunition, Arms and designated Explosives

Antiques not part of a Household Goods and Personal Effects consignment

Batteries larger than 16 inches or 40cm maximum longest dimension

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, Cigars and Tobacco

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 (other than Frozen)

Furs & designer clothing

Handcrafted fragile goods (fragile goods as described in interest category.

Heavy Duty Vehicles

Heavylift Cargo

Hides & Skins

iPads and Tablet computers

Jewellery, watches, trinkets, personal ornaments, precious stones & metals.

Laptop, Notebook & Handheld, Tablet computers & similar items
Livestock

Mobile telephones and Sim cards

Ocean Towage Risks

Oversized, Over weight and Out of Gauge Cargo

Perishables (such as Chilled meats, flowers, fresh fruits & vegetables) unless frozen

Personal Protection Equipment (or "PPE") described as protective clothing, face masks, face shields/ visors and goggles

Plasma and LCD Screens

Project Cargoes

Prototypes, Architectural or designers models

Refined sugar

Satellite Cargo business up to launch

Scrap in bulk

Steel, coils, bars, beams, billets and similar Goods shipped in bulk
Temperature controlled goods (other than Frozen foods as above)

Temperature controlled Chemicals & Pharmaceutical Products (other than Frozen as above)

Video Game Consoles, portable Music Players

Works of Art, sculptures, fine art and similar interests

Yachts and other boats unless new and in fully enclosed containers or trucks