



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

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 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 Designer ware.

Domestic Electrical Appliances including Audio Equipment, Radios, DVD and Video Recorders, Satellite boxes, Cameras, Calculators, Electronic Toys, Video Games, Consoles 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

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| Aircraft and Helicopters | Hides & Skins |
| Alcoholic Beverages such as Wines, Spirits, Port, Champagne, Liqueurs and Liquor | iPads and Tablet computers |
| Ammunition, Arms and designated Explosives | Jewellery, watches, trinkets, personal ornaments, precious stones & metals. |
| Antiques not part of a Household Goods and Personal Effects consignment | Laptop, Notebook & Handheld, Tablet computers & similar items |
| Bulk Car Contracts – New & Used | Livestock |
| Cargo shipped in bulk (not in containers or small items) | Mobile telephones and Sim cards |
| Cash, bullion, deeds, bonds, stamps, medals, coins | Ocean Towage Risks |
| Cellphones & Laptop Computers | Oversized, Over weight and Out of Gauge Cargo |
| Chinese Groundnuts | Perishables (such as Chilled meats, flowers, fresh fruits & vegetables) unless frozen |
| Cigarettes, Cigars and Tobacco | Plasma and LCD Screens |
| Classic Cars - or any vehicle over 12 years of age | Project Cargoes |
| Computer Chips memory boards & similar high value components | Prototypes, Architectural or designers models |
| Containers | Refined sugar |
| Fishmeal & Fish catch | Satellite Cargo business up to launch |
| Fresh foods & meat and other temperature controlled goods (other than Frozen) | Steel, coils, bars, beams, billets and similar Goods shipped in bulk |
| Fresh fruit & vegetables (other than Frozen) | Temperature controlled goods (other than Frozen foods as above) |
| Furs & designer clothing | Video Game Consoles, iPads, portable Music Players |
| Heavy Duty Vehicles | Works of Art, sculptures, fine art and similar interests |
| Heavylift Cargo | Yachts and other boats unless new and in fully enclosed containers or trucks |