
CARGO INTERESTS



INTEREST 1: APPROVED GOODS/ GENERAL CARGO

Usual Deductible USD 500 (or currency equivalent) or as stipulated in the policy or 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

- **Textiles, Piece Goods** including Fabrics, Haberdashery & Yarn.
- **Made up Clothing** (excluding Furs, Fur Garments, Sportswear, Branded Goods, Fashionwear, 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
- **Hardware, Tools**, Garage Equipment, Ironmongery, Taps & Wire, Rubber Mats, Plastic Holloware, Office Sundries, Paper Products, Stationery and Printed Matter & Books
- **Non-fragile Motor Vehicle Spares**, Accessories and Tyres
- **Flat packed Furniture** (excluding Glass)
- **Foodstuffs & Non Alcoholic Beverages** in Cartons, Bottles, Tins, Cans and Jars (excluding Wines, Spirits, alcoholic beverages and liquors)
- **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.

INTEREST 2: WHITE GOODS & APPLIANCES, BRANDED GOODS, ELECTRONICS & PRECISION INSTRUMENTS

Usual Deductible 1% of total sum insured or USD500 (or currency equivalent) or as stipulated in the policy or on the Certificate of Marine Insurance.

- **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.
- **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, DVD Recorders, Cameras, Calculators, Electronic Toys, Video Games, Consoles and Associated items. Excluding Mobile Telephones and Sim Cards. Precision Instruments or Machinery - which is prone to Breakage including Typewriters, Photocopiers, Fragile Radiological Equipment, Printing, Knitting & Textile Machinery.

INTEREST 3: MOBILE PHONES, COMPUTERS, MP3 PLAYERS, PERSONAL PORTABLE COMPUTER EQUIPMENT

Usual Deductible USD500 (or currency equivalent) or as stipulated in the policy or in the policy or on the Certificate of Marine Insurance

- **Desktop Computers, Servers** and the like.
- **Excluding Mobile phones, Laptops, Notebooks & Handheld personal computer equipment** such as I pods, I pads and similar items.
- **Also excluding** computer chips, sim cards memory boards & similar high value components.

INTEREST 4: FRAGILES

Usual Deductible 3% of total sum insured or USD500 (or currency equivalent) or as stipulated in the policy or on the Certificate of Marine 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

Usual deductible USD 500 (or currency equivalent) per vehicle or 1% of total sum insured of each vehicle or as stipulated in the policy or in the policy or on the Certificate of Marine Insurance

Subject to the Household Goods & Personal Effects Conditions as stated in the standard conditions attaching to all policies

- **Owner & Professionally packed Household Goods & Personal Effects.** Note: Owner packed goods are subject to more limited conditions as per Household Goods & Personal Effects Conditions.

INTEREST 6: MOTOR VEHICLES

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

Subject to the Motor Car Clauses as stated in the Standard Conditions attaching to all policies.

- **Private & Personal Motor Vehicles, Motorbikes, Motor Homes** shipped underdeck or in Containers.
- **Vehicles over 12 years old** need underwriters' approval prior to attachment