
POLICY PROFILE FACULTATIVE CARGO INSURANCE



Cargo can be insured on either an Annual or Facultative basis. Where a client has varied shipments in terms of types of cargo and values, it may be preferable to arrange insurance on a facultative basis. Depending on the range of cargo handled, it may still be possible to use the ACIS Online Facility to quote and bind facultative cargo placements on pre-agreed terms and rates.

Who is this policy for?

Cargo owners, freight forwarders, shippers, exporters etc.

What cargo can be insured?

ACIS can arrange insurance for various types of cargo. Terms and premium rates will differ according to the cargo being moved, the mode of transport used etc. therefore it is imperative that cargo requiring insurance is fully and correctly described. Most cargo falls within 6 main categories; General Cargo, White Goods/Appliances, Mobile Phones/ Computers etc., Fragiles, Household Goods and Vehicles. For a fuller explanation of these categories, please refer to our [CARGO INTERESTS](#) advice sheet. ACIS can also arrange insurance for cargo outside of these categories with full information.

What risks can be insured against?

ACIS Cargo insurance is usually based on Institute Cargo Clauses, with the breadth of cover being determined by A, B or C clauses. A is the widest cover and C is the most restrictive. For a guide to the different scopes of cover, please refer to our [ICC COMPARISON](#) guide. ACIS underwriters cannot instruct clients as to what risks to insure against or what sums insured should be purchased. They can, however, provide a brief guide to the differences between the various Institute Cargo Clauses enabling customers to make informed decisions.

Where can ACIS insure?

ACIS must at all times adhere to sanctions regulations and these are subject to change. We have prepared a [COUNTRIES CLASSIFICATION](#) quick guide which lists most of the countries where we can arrange cargo insurance and includes some of the restrictions that are in force. However, as the position is fluid clients should check first with an ACIS underwriter to ensure cover can be placed where required. ACIS Cargo Online Facility users can check the site which is updated daily with any changes.

What is the scope of cover?

The clauses applying to any insurance we arrange will be clearly stated in the quotation/ certificate issued. ACIS Cargo insurance is typically comprised of the following documents: **Certificate of Insurance, ACIS General Cargo Conditions, Cargo Interests and Countries.** Accompanying documents and cross referenced Institute Cargo Clauses may also be found in the Library section of the ACIS Cargo website www.aciscargo.com

Next steps?

To apply for a Facultative Cargo Insurance, please complete our [APPLICATION FORM](#). For further information, you may email an ACIS underwriter at underwritingteam@acisunderwritingagencies.com.