Institute Cargo Clauses
Comparison of Cover

Loss or damage covered under...	A	B	C
Fire and explosion	✔	✔	✔
Stranding, grounding, sinking or capsizing	✔	✔	✔
Overturning or derailment of land conveyance	✔	✔	✔
Collision	✔	✔	✔
Discharge at port of distress	✔	✔	✔
Total loss of vessel	✔	✔	✔
General Average sacrifice	✔	✔	✔
Jettison of cargo	✔	✔	✔
Earthquake, volcanic eruption or lightning	✔	✔	✘
Washing overboard	✔	✔	✘
Entry of sea, lake, river water to hold or container	✔	✔	✘
Total loss of package during loading/unloading	✔	✔	✘
Rainwater	✔	✘	✘
Malicious damage	✔	✘	✘
Breakage	✔	✘	✘
Shortage	✔	✘	✘
Pilferage	✔	✘	✘
Theft	✔	✘	✘
Wilful misconduct of the Assured	✘	✘	✘
Ordinary leakage, or loss in weight or volume	✘	✘	✘
Ordinary wear and tear	✘	✘	✘
Insufficient or unsuitable packaging or preparation	✘	✘	✘
Inherent vice	✘	✘	✘
Delay	✘	✘	✘
Insolvency or financial default of ship owners	✘	✘	✘
Unseaworthiness or unfitness of vessel or container	✘	✘	✘
War, capture or seizure (but see Institute War Clauses)	✘	✘	✘
Strikes, riots or terrorism (but see Institute Strikes Clauses)	✘	✘	✘

NMU provides a range of innovative insurance solutions backed up by award winning service

Why NMU

At the heart of our business are competitiveness, service, attention to detail, innovation, flexibility and the fair treatment of customers

Local Service

We have the widest geographical spread of expertise of any specialist insurer in the UK

Products & Services

Our NMU branches underwrite:

- Cargo
- Freight Liabilities
- Engineering
- Marine Equipment
- Terrorism
- Motorsport
- Cyber
- Risk Control
- Claims Management

This summary is intended for use as a general guidance only. If you have any questions, our cargo team will be pleased to help.

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