



# 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	✓	✓	x
Washing overboard	✓	✓	x
Entry of sea, lake, river water to hold or container	✓	✓	x
Total loss of package during loading/unloading	✓	✓	x
Rainwater	✓	x	x
Malicious damage	✓	x	x
Breakage	✓	x	x
Shortage	✓	x	x
Pilferage	✓	x	x
Theft	✓	x	x
Wilful misconduct of the Assured	x	x	x
Ordinary leakage, or loss in weight or volume	x	x	x
Ordinary wear and tear	x	x	x
Insufficient or unsuitable packaging or preparation	x	x	x
Inherent vice	x	x	x
Delay	x	x	x
Insolvency or financial default of ship owners	x	x	x
Unseaworthiness or unfitness of vessel or container	x	x	x
War, capture or seizure (but see Institute War Clauses)	x	x	x
Strikes, riots or terrorism (but see Institute Strikes Clauses)	x	x	x

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

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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