

- ▶ Insufficiency or unsuitability of packaging or preparation of the cargo insured
- ▶ Ordinary leakage, ordinary loss in weight or volume, ordinary wear and tear and inherent flaws in the cargo insured
- ▶ Delay
- ▶ Insolvency and financial distress of the carriers
- ▶ Un-seaworthiness of vessel
- ▶ Strike, riot, civil commotion, war and nuclear risks
- ▶ Sanction Limitation and Exclusion Clause

In appropriate cases, however, loss and damage to cargo insured due to strike, riot, civil commotion and / or war can be covered upon payment of additional premium

Premium payable

Sum insured for cargo for insurance purposes would be on the following basis:

Cost of cargo + Insurance + Freight (CIF) + 10% of CIF toward incidental charges.

Sum insured for customs Duty shall be the actual duty payable.

The company will determine the premium payable for the policy from time to time depending on:

- ▶ Nature of cargo
- ▶ Mode of conveyance
- ▶ Nature of packing
- ▶ Risks to be covered
- ▶ Destination
- ▶ Past experience with respect to claims, if any,
- ▶ under any policy/ Policies
- ▶ Any other matters connected with or incidental to the risks to be covered

About us

Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Group.

Some of our other products:

- ▶ Reliance Janata Personal Accident Policy
- ▶ Reliance Tractor Package Policy
- ▶ Reliance Cattle Insurance Policy
- ▶ Reliance SME Care Policy
- ▶ Reliance Shopkeeper's Package Policy
- ▶ Reliance HealthWise Policy
- ▶ Reliance Travel Care Insurance Policy
- ▶ Reliance Private Car Policy

This product brochure gives only the salient features of the Policy. For further details on all the conditions and exclusions related to Reliance Marine Cargo Policy, please contact us before concluding the sale.

Call **1800 3002 8282** (toll free) or **022-3989 8282** (charges apply)

or sms '**protect**' to **55454**

or visit **www.reliancegeneral.co.in**

RELIANCE

General Insurance

An ISO 9001:2008 Certified Company

Reliance General Insurance Company Limited
Registered office Reliance Centre, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation.

RELIANCE

General Insurance

Reliance Marine Cargo Policy

ensures smooth transit on the high seas

Welcome to Reliance General Insurance

The term safety is strongly associated with transport and cargo business. However, sometimes even despite the best effort, an uncontrollable factor can cause an untoward event. This always leads to a considerable loss of valued goods, money and time. At such times, what you need is a policy that offers you financial protection and saves you mental agony. Reliance General Insurance is pleased to offer you such a policy, which ensures seamless coverage whether your cargo is on land, at sea, in the air or in the hands of any postal service.

Key Advantages

- ▶ Comprehensive coverage for your cargo during transit from one place to another
- ▶ Provides cover for cargo sent by all modes of transport – be it rail / road / air
- ▶ World class service standards to facilitate prompt and quick claims settlement

Types of policies

- ▶ **Specific Policy:** Covers specific transit of a cargo between specified locations
- ▶ **Open Policy:** Covers a series of transits of cargo during a specific period of insurance
- ▶ **Open cover:** Similar to open policy but limited to covering imports

Scope of Cover

Provides cover against loss or damage to cargo during transit from one place to another by any one or more modes of transport on “strict liability basis”, that is to say, whether or not fault or negligence on the part of the carrier is proved.

Coverage provided under Marine Cargo policies ranges from a restricted form of cover to the widest available form of cover.

Transit	Clauses Available
Inland Transit	Inland Transit (Rail/Road) Clauses C (Basic Cover) Inland Transit (Rail/Road) Clauses B (Restricted cover) Inland Transit (Rail/Road) Clauses A (All Risks cover)
Overseas Transit (by sea)	Institute cargo clauses C Institute cargo clauses B Institute cargo clauses A Institute Commodity/Trade clauses
Transit by Air	Institute cargo clauses (Air)

Institute cargo clauses:

Coverage available under the institute cargo clauses are given here:

Institute Cargo Clauses A	Institute Cargo Clauses B	Institute Cargo Clauses C
All Risk cover <ul style="list-style-type: none">▶ Fire or Explosion▶ Standing, Grounding, Sinking or Capsizing▶ Overturning or Derailment▶ Collision or Contract of vessel craft or conveyance with any external objects other than water▶ Discharge of cargo at point of distress▶ Earthquake, volcanic eruption or lightening and water damage by entry of sea/river water (excluding rainwater)▶ Total loss of package lost overboard▶ Total loss of package dropped during loading and unloading▶ Breakage▶ Scratching, chipping, Denting & Bruising▶ Theft▶ Malicious Damage▶ Non Delivery▶ All water damage including rain damage	Restricted cover <ul style="list-style-type: none">▶ Fire or Explosion▶ Standing, Grounding, Sinking, or Capsizing▶ Overturning or Derailment▶ Collision or Contract of vessel craft or conveyance with any external objects other than water▶ Discharge of cargo at point of distress▶ Earthquake, volcanic eruption or lightening and water damage by entry of sea/river water (excluding rainwater)▶ Total loss of package lost overboard▶ Total loss of package dropped during loading and unloading	Basic cover <ul style="list-style-type: none">▶ Fire or Explosion▶ Standing, Grounding, Sinking, or capsizing▶ Overturning or Derailment▶ Collision or Contract of vessel craft or conveyance with any external objects other than water▶ Discharge of cargo at point of distress

Inland Transit clauses:

Insurance of good by Rail, Road, Inland waterways are covered as per coverage granted under Inland Transit (Rail / Road) Clauses A, B, C, Inland Transit (Inland Vessels Clauses).

Inland Transit (Rail / Road) B and C Clauses and Inland Transit (Inland Vessels) Clauses are restrictive in nature. Where as Inland Transit a Clause provides all risk cover subject to certain specific exclusions.

Exclusions:

At Reliance General Insurance, we would like things to be as transparent as possible. To ensure that you do not face any misunderstandings when you make a claim, we would like you to know some of the major exclusions under the policy:

- ▶ Willful misconduct of the Insured