



# Marine Cargo Insurance

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Any Company that has responsibility for goods whilst in transit anywhere in the world should buy marine cargo insurance.

Goods being transported anywhere in the world are exposed to a wide range of risks some of which include loss or damage due to:

- theft, pilferage or hijack
- mistakes in transportation such as dropping, rough or inappropriate handling
- accident to the carrying conveyance such as a vessel sinking, aircraft crashing or vehicle fire, road traffic accident or overturning
- exposure to rain or salt water
- variations in temperature

Most of these risks are difficult for the owner of the goods to manage directly. This is because the shipment will be given into the care, custody and control of third parties who will limit their liability for loss or damage to those goods.

## CARGO INSURANCE

Companies ought to consider the impact that loss or damage to goods could have, not only on their own organizations, but also on their customers. By purchasing marine cargo insurance the damaging consequences of any loss can be greatly mitigated by a claim on the policy.

Blue Water Shipping UK have arranged competitive cargo insurance with Lloyd's Underwriters which provides cover for the risks of loss or damage to goods whilst in transit.

## YOUR ADVANTAGES

- Fast turnaround - fast compensation
- Full coverage of invoice value and expenses
- Very cheap premiums (the insurance company collects the money from the person/company causing the loss/damage)
- In most cases coverage from door to door including loading and unloading
- The forwarder and the carrier may limit their responsibility in terms of money
- Expert guidance in connection with accidents at sea (including ferries)
- The forwarder and the carrier may refer to a large number of exemptions from liability
- Insurance companies and lawyers may spend a long time on questions of responsibility

Please contact one of our UK offices to obtain full details on marine cargo insurance.





# Marine Cargo Insurance

## RATES

Goods packed in containers, pallets, cartons, cases, drums and/or packed customary to the trade.

Approved general goods and merchandise, secondhand machinery (fully reconditioned) and non-hazardous goods UK/Europe to/from the following:	Surface	Air
Europe, Scandinavia	0.12%	0.09%
North America, Canada, Australasia, West Indies	0.21%	0.12%
Middle East (excluding Iran, Iraq)	0.30%	0.18%
Far East	0.21%	0.144%
Rest of the World (excluding Afghanistan)	0.49%	0.204%
Nigeria (No risk after discharge at Port)	0.49%	0.204%

Furniture, electrical goods, hazardous goods or goods more liable to breakage, pilferage
rate one and half times of the approved general goods rates

Glass, china, marbleware and the like
Rate ten times the approved general goods rates

Household and personal effects subject always to a completed valued inventory prior to shipment
2.55%

Motor vehicles
Worldwide rates 1.32%

Exhibitions
0.15% per month or part thereof

Storage
To include storage prior or after shipment 0.15% per month or part thereof

Other interest held covered, rates and conditions to be agreed.

The foregoing rates are inclusive of War and Strikes.

