



## Summary of Terms & Conditions

# KNSure

## Cargo Insurance

INSURED YES/NO	ICC (A)	(B)	(C)
Fire and explosion	YES	YES	YES
Stranding, grounding, capsizing or sinking	YES	YES	YES
Overturn, derailment	YES	YES	YES
Collision	YES	YES	YES
Discharge of cargo at port of distress	YES	YES	YES
General Average	YES	YES	YES
Jettison	YES	YES	YES
Washing overboard	YES	YES	NO
Act of God (e.g. earthquake, volcanic eruption, lightning, flood)	YES	YES	NO
Entry of sea, lake or river water	YES	YES	NO
Total loss of package overboard	YES	YES	NO
Total loss whilst loading or unloading	YES	YES	NO
Improper stowage by carrier	YES	NO	NO
Theft, pilferage, non-delivery	YES	NO	NO
Leakage	YES	NO	NO
Malicious damage	YES	NO	NO
Breakage or other physical loss from external cause	YES	NO	NO
Willful misconduct of insured	NO	NO	NO
Inherent vice or nature of goods	NO	NO	NO
Ordinary leakage, loss in weight or volume wear and tear	NO	NO	NO
Insufficiency of packing or preparation of goods	NO	NO	NO
Delay	NO	NO	NO
Insolvency of carrier	NO	NO	NO

ICC = Institute Cargo Clauses

ICC A: Provides the most extended coverage option of ICC

ICC B: Covers specific named perils listed in the clauses

ICC C: Provides basic coverage and subject to the listed exclusions

### Disclaimer:

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