

INTERESTS

Please Note: The following Interests may be automatically insured for agreed and approved clients who have access to this website. Any items excluded or not automatically insurable (for details see attached list) must be referred to Acis Cargo Underwriting Agency Ltd prior to shipment.

INTEREST 1: APPROVED GOODS & GENERAL MERCHANDISE

Usual Deductible USD\$500 (or currency equivalent) or as stipulated in the policy or on the Certificate of Marine Insurance

General Cargo and/or Merchandise are deemed to be "Approved" if they attract no special hazard in regard to stowage, handling, packing or during normal methods of transit or by their inherent nature are not more than normally susceptible to loss and/or damage arising from pilferage, leakage, shortage, loss in weight, breakage, scratching, bruising, chipping, denting, bending or crushing or are not liable to perish, deteriorate or suffer any changes in quality or suffer from electrical, mechanical or any other form of derangement or breakdown.

Examples of "Approved" & General Merchandise

- **Textiles, Piece Goods** including Fabrics, Haberdashery & Yarn.
- **Made up Clothing** (excluding Furs, Fur Garments, Sportswear, Branded Goods, Fashionwear, Leatherwear & Shoes)
- **New Machinery**, Machinery Parts & Spares which are not prone to breakage such as Heavy Material, Generators, Road Works Equipment, Drilling Equipment, Non Fragile Medical/Material/Dental Equipment, Wheelchairs. Excluding Precision Instruments or Machinery which is prone to breakage
- **Hardware, Tools**, Garage Equipment, Ironmongery, Taps & Wire, Rubber Mats, Plastic Holloware, Office Sundries, Paper Products, Stationery and Printed Matter & Books
- **Non-fragile Motor Vehicle Spares**, Accessories and Tyres
- **Flat packed Furniture** (excluding Glass)
- **Foodstuffs & Non Alcoholic Beverages** in Cartons, Bottles, Tins, Cans and Jars (excluding Wines, Spirits, alcoholic beverages and liquors)
- **Chemicals & Pharmaceutical Products** in Bottles, Tins, Cans, Paper, Sachets including liquid items in Tins
- **Chemicals** in Drums, Sacks or Bags.
- **Dried Foodstuffs** in Bags & Sacks including Beans, Rice, Pulses, Herbs & Spices.

INTEREST 2: WHITE GOODS & APPLIANCES, BRAND NAME GOODS, ELECTRONICS & PRECISION INSTRUMENTS

Usual Deductible 1% of total sum insured or USD\$500 (or currency equivalent) or as stipulated in the policy or on the Certificate of Marine Insurance.

- **White Goods and New Furniture** - "White Goods" defined as Cookers, Ovens, Refrigerators & Freezers, Washing Machines, Dishwashers and other white or enamelled goods packed in cases, cartons or waterproof crates.
- **Branded Goods** - such as Cosmetics & Commodities, Confectionery, Sports Goods, Sports & Leisurewear, Leisure Articles, Bicycles, Fishing/Hunting Equipment, Perfumes, Garments, Eyewear, Leather goods /Leatherwear, Toys & Games.
- **Domestic Electrical Appliances** - including Radios, Televisions, Audio Equipment, Video Recorders, Cameras, Calculators, Electronic Toys, Video Games, Consoles and Associated items. Excluding Mobile Telephones and Sim Cards. Precision Instruments or Machinery - which is prone to Breakage including Typewriters, Photocopiers, Fragile Radiological Equipment, Printing, Knitting & Textile Machinery.

INTEREST 3: COMPUTERS

Usual Deductible USD\$500 (or currency equivalent) or as stipulated in the policy or in the policy or on the Certificate of Marine Insurance

- **Desktop Computers, Servers** and the like.
- **Excluding Laptop, Notebook & Handheld Computers** and similar items.
- **Also excluding** computer chips, memory boards & similar high value components.

INTEREST 4: FRAGILES

Usual Deductible 3% of total sum insured or USD\$500 (or currency equivalent) or as stipulated in the policy or on the Certificate of Marine Insurance

- **Fragile goods**, Domestic Glass, China and Earthenware packed in cases or cartons or waterproof crates, such as Enamelware, Glassware, Sanitaryware, Chinaware, Pottery, Crystalware, Bulbs, Neon, Tubes, Cathode Ray Tubes. Furniture with Glass.

INTEREST 5: HOUSEHOLD GOODS & PERSONAL EFFECTS

Usual deductible USD\$500 (or currency equivalent) per vehicle or 1% of total sum insured of each vehicle or as stipulated in the policy or in the policy or on the Certificate of Marine Insurance

- **Owner & Professionally packed Household Goods & Personal Effects.**

Note: Owner packed goods are subject to more limited conditions as per Household Goods & Personal Effects Conditions.

INTEREST 6: MOTOR VEHICLES

1% of TSI Deductible per vehicle or as stipulated in the policy or on the Certificate of Marine Insurance

- **Private & Personal Motor Vehicles, Motorbikes, Motor Homes** shipped underdeck or in Containers.

EXCLUDED CLASSES OF BUSINESS: GROUP 1

- Rejection Risks
- Marine Consequential Loss
- Stock Throughput covers (Low levels of stock)
- Jewellery, watches, precious stones, money, coins, deeds, bonds, securities and stamps
- Microprocessors absolutely
- Livestock and Bloodstock
- Reinsurance business
- C.E.N.D. risks
- Cargo on vessel for break-up
- Motor Truck Cargo Liability Insurance
- Nuclear Fuels and/or similar substances other than whilst in transit
- Cash in Transit
- Fish Catch Risks
- Fishmeal

EXCLUDED CLASSES OF BUSINESS: GROUP 2

Examples of interests that are also excluded but may be agreed subject to full information being submitted to Acis Cargo Underwriting Agency Ltd **prior to attachment**

- Cement
- Containers
- Mobile phones
- Stand Alone Storage
- Perishable food stuffs, other than frozen foodstuffs, unless accepted on Institute Cargo Clauses 'C' Conditions
- Association Scheme business
- Shipments of Laptop, Notebook and Handheld Computers and similar items also computer chips, memory boards and similar high value components. It is understood and agreed that this exclusion shall not apply to shipments of Desktop Computers, Servers and the like
- Wines, Spirits, Alcoholic beverages and liquors
- Plasma Screens
- Scrap
- Logs
- Cotton
- Tobacco, Cigarettes & all Products of tobacco
- Non FSA approved UK Freight Forwards business
- excluding interests as per Non-Marine Exclusion Clause

EXCLUDED CLASSES OF BUSINESS: GROUP 3

Further Examples of interests that are excluded but may be agreed subject to full information being submitted to Acis Cargo Underwriting Agency Ltd **prior to attachment**

- Works of Art, sculptures, fine art and similar interests
- Furs & designer clothing
- Steel, coils, bars, beams, billets and similar Goods shipped in bulk
- Frozen Foods (non Meat)
- Frozen Meat
- Classic Cars - or any vehicle over 12 years of age
- Heavy Duty Vehicles
- Bulk Car Contracts – **New & Used**
- Oversized Cargo
- Heavy lift Cargo
- Yachts and boats and non motorised caravans