



Cargo Insurance Ocean

From basic to special cover

Advantages for you as a principal

-  Complete indemnification;
-  No problems with the carrier's limited liability;
-  Not dependent on time consuming recovery procedures;
-  Indemnification in the case of circumstances beyond the control of the carrier and general average.

We take every effort to prevent irregularities during transportation. Nevertheless, it can occur that you are confronted with a financial loss as a consequence of damage and/or loss. Based on (inter)national laws and Convention, a carrier only has limited liability for the material damage that can lead to risks for you as a principal. In order to limit or exclude this risk we can offer you a cargo insurance policy.



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Cover

The policy that Mainfreight can take out for you offers All Risks cover/insurance. All Risks Insurance policies offer the most extensive cover in the event of damage goods, although the name may probably lead you to think otherwise, it is specified risks in particular that are excluded from this cover. These risks are stated in the margin on the right.

It is also possible to cover potential return shipments, although insurers can charge a reasonable extra premium for this service.

Covered trip

We can offer you warehouse-to-warehouse cover. This entails that the cover commences at the moment the goods are picked up by the carrier and ends at the moment the carrier delivers the shipment at the final consignee. All risks related to storage and cross docking during the transport process are included. If your goods must be stored by us or at our premises for a long period of time, we can offer you storage cover.

Example

You use us to transport a shipment of 1,000 kilograms, with a value of € 60,000.00 from China to Rotterdam by ship. Your shipment is completely damaged due to an error on the part of the ocean carrier. The carrier is liable, but with a limit in accordance with the Hague Visby Rules to 2.00 SDR (\pm € 2.30) per gross kilogram of weight, to a maximum of € 2,300.00. You now have a net loss of € 57,700.00. The premium for the shipment in this example was € 195.00 plus € 25.00 administration costs, which means that the financial risk of € 57,700.00 would be covered for € 220.00. Taking out this insurance policy also means that you will not be faced with unexpected costs caused by general average.

What premium is applicable for?

The premium that is applicable to your transport depends on a number of factors. Factors that are important are the type of goods, the place of origin or destination, the value of the goods and the mode of transportation.

What is not reimbursed?

Damage excluded from cover:

- Intentional damage;
- Damage due to own fault, for example, damage caused directly by the goods;
- Damage due to own negligence;
- Natural deterioration of goods;
- War damage;
- Damage caused by a nuclear reaction.

Take a look at our website for frequently ask questions



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