

Cargo insurance - from April 1, 2013

Insurance does not include:

- 1) alcohol beverages (including beer and wine) and tobacco products (cigarettes, cigars, snuff, pipe tobacco) carried by land;
- 2) computer equipment, household appliances and cellular phones carried by land;
- 3) live animals;
- 4) works of art, items of high scientific, cultural or artistic value, philatelic and numismatic collections, items of high value for collectors;
- 5) money: domestic and foreign tenders, checks, promissory notes and other cash-replacement documents;
- 6) perishable goods, as specified in the Attachment to the Order of the Council of Ministers dated 13th March 2001, item 227.
- 7) noble metals, platinum, gold, silver, products of those metals, precious or semi-precious stones, pearls;
- 8) property carried as hand luggage;
- 9) post sendings;
- 10) cement, fish meal;
- 11) nuclear products;
- 12) human corpses or human remains;
- 13) property carried for door-to-door sales;
- 14) conveyances carried by uncovered conveyances;
- 15) loads carried on board of a ship, except for loads carried in containers;
- 16) chemicals, microbes, viruses, bacteria or toxins used to manufacture or develop chemical or biological weapons;
- 17) bulk non-containerized loads, defined as solid, dry or liquid loads carried without packaging or in uniform packages as the so-called uniform bulk cargo (e.g. sugar or coffee in bags) in vessel cargo holds or railway cars;
- 18) satellites, spacecrafts, launch or main rockets;
- 19) gypsum cardboards carried by sea outside a container;
- 20) models, prototypes;
- 21) resettlers' property;
- 22) raw wood carried by uncovered conveyances.

2. Acceptance of loads specified in Item (1) above for insurance is possible upon the Insurer's consent, whereas the Insurer may specify other terms for insuring such loads

Insurance Protection

1. The Insurer's liability begins no sooner than when the Insuring Party becomes responsible for the transit of the load. If the Insuring Party was contracted to insure a load in imports and does not handle transport by sea, only performing forwarding tasks on a further route, than the Insurer's liability may begin no sooner than at the moment the load passes the ship's rail.

2. Insurance protection does not cover losses occurred when the load transport is done via the Insured's own conveyance.