



Tariff Cargo Insurance - 2014

General:

This tariff refers to the cargo insurance, as the freight forwarder act as an agent to Zurich Insurance Ireland Limited, Sweden Branch, referring to exports or imports. Insurance of shipments between geographic locations in Sweden can be taken with the prior preliminary decision of Zurich Insurance plc.

Registration:

Notification shall be provided on dated / numbered lists, reported to Zurich Insurance plc. Before shipment departure, unless otherwise approved by Zurich. The lists are normally sent by e-mail, but can also be sent by mail or fax. Address etc, see below.

Policy conditions and premiums:

Package: 1. Brand new, appropriately packaged merchandise that is not through breakage sensitive or prone to theft, insured extent **Standard Insurance** (all risk policy) alternatively according to international condition Institute Cargo Clauses (A) and specified below premium tariffs

Package: 2.: Other types of goods or property, for example
Unpacked goods
Electronics, communication equipment such as computers and mobile phones including accessories
Jewellery/Gemstones or objects of / with precious metal
Glass, ceramics, tiles, ceramics, marble and similar
Used property and belongings and / or household goods
Goods / property in return transport
Live animals or plants (not insurable under any condition)
Fresh Food
Frozen/cold foodstuff
Furniture (assembled)
Wine, liquor, tobacco
Cars, motorcycles, other types of motor vehicles or boats

Can only be insured with comprehensive Basic Insurance / Institute Cargo Clauses C, another insurance scope requires individual assessment. Contact Zurich for notification of individual commercial rates and on other protection / extended protection desired

Insured amount:

The maximum insured amount per transportmode without prior approval:
SEK 500 000.-

Minimum Premium:

SEK 150.- per consignment unless special agreement has been made for the specific client.

Premium:	Nordic countries	Europa
Total premium that includes war and strike insurance for package 1.	0,18%	0,21%

Quick Calculation Guide

Insurance amount for package 1	Fees in SEK		Comments
	Nordic countries	Europé	
25 000 kr	150,00 kr	150,00 kr	Booked through booking template/Web/E-mail
50 000 kr	150,00 kr	150,00 kr	Booked through booking template/Web/E-mail
75 000 kr	150,00 kr	157,50 kr	Booked through booking template/Web/E-mail
100 000 kr	180,00 kr	210,00 kr	Booked through booking template/Web/E-mail
250 000 kr	450,00 kr	525,00 kr	Booked through booking template/Web/E-mail
500 000 kr	900,00 kr	1 050,00 kr	Pre-approval necessary
750 000 kr	1 350,00 kr	1 575,00 kr	Pre-approval necessary
1 000 000 kr	1 800,00 kr	2 100,00 kr	Pre-approval necessary

- Strike / Terrorist acts insurance policy always included.
- War Insurance always included under current English tariff (updated October 2001)
- If special conditions are required it must be agreed prior to shipment departure.

General Insurance conditions

Basic Insurance, according to ZS 850:1 General conditions of carriage of goods
ZS 853:1 Strike/terrorist acts
ZS 852:1 war insurance

As long as the goods are in Sweden dam breakthrough is also applied

When exporting to Non-Nordics countries (Europé) then the following is applicable :

Institute Cargo Clauses (A), 1/1/82
Institute War Clauses (Cargo), 1/1/82
Institute Strikes Clauses (Cargo), 1/1/82
Institute Extended Radioactive Contamination Exclusion Clause, 01/11/02
Institute Classification Clause, 2001
Institute Chemical, Biological, Bio-chemical, Electromagnetic weapons and Cyber Attack Exclusion Clause 01/11/02
Nuclear Energy Risk Exclusion Clause 1.1.89

The insurance covers the rest is controlled:

ZS 851:1 General conditions of cargo insurance

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