



# Marine Cargo & Stock Throughput

## Summary of cover benefit

**THIS DOCUMENT SHOULD BE USED FOR INTERMEDIARY REFERENCE ONLY, AS IT DOES NOT DETAIL THE CONDITIONS, LIMITATIONS OR EXCLUSIONS OF THE COVER**

### Automatic Cover for:

- Transits by own vehicles &/or third party vehicles
- Intercompany movements
- Loss of goods caused by Deception Crime due to acceptance of fraudulent orders, £25,000 each event
- Returned goods, used goods and packaging/labels
- Climate controlled goods whilst in a mechanically and/or electronically controlled environment
- Own Samples and Tools whilst in transit, £750 per vehicle
- Expenses to unload, handle, transport & forward goods following damage, £20,000 each event
- Financial Loss suffered by our Assured due to damage or delay to goods, £15,000 each event
- Contingent cover where our Assured's customer is responsible for insurance and also where our Assured retains title on sold goods
- Concealed damage where damage is discovered after unpacking at final destination
- Duty payable on goods
- Transit to, from and whilst at packers' premises for up to 30 days
- Claims for shortage / non delivery where original container seal is intact on delivery
- Debris removal, £50,000 each event
- Airfreight of replacement goods or parts following damage, £20,000 each event
- Sheets, ropes, securing chains owned by our Assured, £5,000 each event
- Brand protection, option for our Assured's branded goods to be destroyed following damage

### Optional Extensions available:

- Storage – flexible upper limit with any one location. Also if our Assured cannot comply with stillage condition cover remains in force subject to an increased excess
- Storage - £100,000 terrorism cover
- Storage – Employee Fidelity – theft by our Assured's employees, £50,000 each event
- Exhibition – no hi-tech goods or hi-tech components exclusion or inner limit
- Exhibition – fees as a result of cancellation or abandonment

### Covered. In Every Way

The Fiducia MGA Company Limited is an ambitious and specialist Underwriting Company, registered in England and Wales under company registration number 09913313. Registered head office 20 Park Place, Leeds, West Yorkshire, LS1 2SJ.

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