
Assured Secure Transportation Limited
as agent for those of their freight forwarding customers from whom they receive written instructions to arrange cargo insurance

Assured's Address

Policy Number RENEWAL INVITATION

Period 0000 on 15 May 2019 to 2400 on 14 May 2020,
local time at the Assured's address as above

Schedule 01

Effective from 0000 on 15 May 2019,
local time at the Assured's address as above

Broker Integro NPA Insurance Broking Group
3-4 Park Street, Hitchin, Hertfordshire, SG4 9AH
Tel: 01462 440 088 Fax: 01462 477 888

Insurers NMU (Specialty) Ltd, on behalf of Munich Re Syndicate Ltd (457 at Lloyd's), pursuant to Binding Authority Agreement number B1097ABI191003.
And **we, us** and **our** shall be construed accordingly.
Where used, the term **Underwriters** shall have the same meaning.

Issued by and all enquiries to NMU (Specialty) Ltd, 6th Floor, 45 Church Street, Birmingham, B3 2RT
Tel: 0121 236 6550

In consideration of payment of the premium specified herein, Underwriters agree to indemnify the Assured against loss of or damage to subject matter insured or liability or expense incurred in connection therewith in the manner and to the extent provided for by this insurance

Signed this day of May 2019

David Perfect.

NMU (Specialty) Ltd
Registered in England, No. 1262636
Registered Office: The Exchange, New York Street, Manchester,
England M1 4HN
Authorised and regulated by the Financial Conduct Authority

Risks Covered

Subject Matter Insured

1. **Approved General Merchandise** as defined herein, meaning goods that
 - attract no special hazard in regard to stowage, handling and packing, or
 - during their customary method of transit or by their inherent nature are not more than normally susceptible to theft, damage or any form of deterioration;

plus computer and peripheral equipment of every description and second-hand goods

other than Excluded Goods as defined herein, all suitably packed and protected to withstand the normal rigours of transit;

Voyages and Risks

1. In transit from places in the United Kingdom to ports and places overseas, and vice versa, as per **Premium Basis** herein; all other voyages including non-customary transshipment held covered subject to prompt notice from the Assured (**on which such cover is dependent**) at rates and on conditions then to be agreed by Underwriters; other than on-deck shipments and **Excluded Voyages** as defined herein.
2. In transit to free on board vessel or aircraft at port or airport (**but** cover not to exceed 30 days after arrival at port or airport), or to free carrier, or to free alongside ship, within the United Kingdom.

Basis of Valuation

- As declared, but not to exceed:
1. If new, the prime cost of the goods or merchandise plus the expenses of or incidental to shipping, the freight for which the Assured is liable, the charges of insurance, plus 10%, plus duty if incurred.
 2. If not new, the market value of the goods or merchandise at time of shipment plus the expenses of or incidental to shipping, the freight for which the Assured is liable, the charges of insurance, plus 10%, plus duty if incurred.

Conveyances

Approved powered vessels (as per Institute Classification Clause) and/or airfreight and/or rail and/or post and/or road vehicles including vehicles owned or operated by the Policyholder.

Limits

Limits

- Any one:
- vessel, aircraft or conveyance GBP 500,000
 - location in the ordinary course of transit..... GBP 500,000
 - vehicle owned or operated by the Policyholder GBP 500,000

Premium

Premium Subject to a non-refundable deposit premium payable at inception of GBP 1,000.00;
 quarterly declarations to be offset against the above deposit and to be made in accordance with the **Bases of Valuation** contained herein at the rates shown in the **Premium Basis** below.

Premium Basis	Rate/Premium
United Kingdom to or from:	
United Kingdom	
Europe	
Wider Europe	
Minimum premium per shipment	GBP

War and Strikes Risks Premium The above rates are inclusive of Munich Re Syndicate Ltd (457 at Lloyd's) schedule rates for War and Strikes risks ruling at inception of the policy, for the inclusion of War and Strikes risks cover as per the Institute Clauses incorporated herein.
 Should the minimum schedule rate or any schedule additional rate be increased, the inclusive policy rate may be increased accordingly, at Underwriters' discretion.
 If a rate is shown for "Rest of the World" or any other regional description, then whenever the schedule additional rate is in excess of the minimum rate, the above inclusive rate may be subject to the appropriate increase, at Underwriters' discretion.

UK Insurance Premium Tax Where applicable, subject to Insurance Premium Tax at the prevailing rate (12% at inception)

Declarations Declarations to be submitted to Underwriters quarterly.

Applicable Clauses and Conditions

Institute Clauses <i>(as far as applicable)</i>	Institute Cargo Clauses (A)	CL 252	1/1/82	
	Institute Cargo Clauses (Air) (excluding sendings by Post)	CL 259	1/1/82	
	Institute War Clauses (Cargo)	CL 255	1/1/82	
	Institute War Clauses (Air Cargo) (excluding sendings by Post)	CL 258	1/1/82	
	Institute War Clauses (sendings by Post)	CL 257	1/1/82	
	Institute Strikes Clauses (Cargo)	CL 256	1/1/82	
	Institute Strikes Clauses (Air Cargo)	CL 260	1/1/82	
	Institute Classification Clause	CL 354	1/1/01	
	<i>(applicable to all risks)</i>	Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause	CL 370	10/11/03
		Institute Cyber Attack Exclusion Clause	CL 380	10/11/03
NMU Wording	NMU Terms, Clauses, Conditions and Exclusions for Freight Forwarders' Single Shipment Insurance (Type A, Version 1, July 2007) (reference CRG/POL/FCA/20/7/07)			

Applicable Clauses and Conditions

Law and Jurisdiction

This insurance is subject to English law and practice and to the exclusive jurisdiction of the English courts sitting in London.

This insurance is therefore governed, inter alia, by common law rules of insurance and by the Marine Insurance Act 1906.

In particular, there are rules of law in relation to disclosure and under-insurance.

Material Facts

If at any time after inception of this insurance there is a substantial change in your business, for example affecting the subject matter insured or the overseas markets from which you buy or to which you sell, you must advise Underwriters, who reserve the right to amend the rates, terms and conditions of this insurance.

If you are in any doubt as to whether this insurance meets your needs, you should seek independent advice from your insurance advisor.

Cancellation

This insurance may be cancelled by Underwriters or the Assured giving 30 days' notice in writing to take effect from midnight on the date of issue; reduced to 7 days in respect of War, Strikes, Riots and Civil Commotions risks, and 48 hours in respect of Strikes, Riots and Civil Commotions risks on shipments to or from United States of America.

Non-Contribution

This insurance does not cover subject matter that is insured by or would, but for the existence of this insurance, be insured by any other existing policy or policies; except in respect of any additional sum beyond the amount which would have been payable under such policy or policies had this insurance not been effected.

Institute Clauses

The Institute Clauses referred to herein are those current at inception of this insurance. In the event that such clauses are revised, then provided we give you at least 30 days' notice, the revised clauses will apply to risks attaching after expiry of that notice.

Insurance Premium Tax

Underwriters will calculate the tax liability of the Assured, who agrees to pay all amounts due. Late notification by Underwriters of tax due as a result of *de minimis* rules being exceeded or any other reason will not reduce or negate the liability of the Assured to pay the tax.

Declaration and Adjustment

The Assured is bound to declare all shipments falling within the scope of this insurance and Underwriters are bound to accept up to but not exceeding the limits specified herein.

If this Policy requires periodic declarations, then the Assured shall maintain an accurate record of all sendings falling within the scope of this insurance and shall make such records available to Underwriters for inspection at any reasonable time.

Declarations shall be made and premium shall be payable thereon in accordance with the **Bases of Valuation** detailed herein.

Errors or unintentional omissions in the making of declarations shall not invalidate this insurance provided steps are taken to rectify these as soon as possible.

Applicable Clauses and Conditions

Average

CRG/AVG/BSC/1/5/04

If, at the time of loss or damage, subject matter insured is of greater value than any declared sum insured or the applicable limit expressed herein, then the Assured shall be considered as being their own insurer for the difference and shall bear a rateable share of such loss or damage.

Cargo ISM Endorsement

JC98-019

Applicable to shipments on board Ro-Ro passenger ferries.

Applicable with effect from 1st July 1998 to shipments on board:

- (1) Passenger vessels transporting more than 12 passengers and
- (2) Oil tankers, chemical tankers, gas carriers, bulk carriers and cargo high-speed craft of 500gt or more.

Applicable with effect from 1st July 2002 to shipments on board all other cargo ships and mobile offshore drilling units of 500gt or more.

In no case shall this insurance cover loss, damage or expense where the subject matter insured is carried by a vessel that is not ISM Code certified or whose owners or operators do not hold an ISM Code Document of Compliance when, at the time of loading of the subject matter insured on board the vessel, the Assured were aware, or in the ordinary course of business should have been aware:

- (a) Either that such vessel was not certified in accordance with ISM Code.
- (b) Or that a current Document of Compliance was not held by her owners or operators.

As required under the SOLAS convention 1974 as amended.

The exclusion shall not apply where this insurance has been assigned to the party claiming hereunder who has bought or agreed to buy the subject matter insured in good faith under a binding contract.

Cargo ISM Forwarding Charges

(for use only with JC98-019)

CRG/CIF/STD/1/5/04

This insurance is extended to reimburse the Assured up to the limit of the sum insured for the voyage, for any extra charges properly and reasonably incurred in unloading, storing and forwarding subject matter insured hereunder following release of cargo from a vessel arrested or detained at or diverted to any port or place (other than the intended port of destination) where the voyage is terminated due either:

- (a) to such vessel not being certified in accordance with the ISM Code, or
- (b) to a current Document of Compliance not being held by her owners or operators

as required under the SOLAS Convention 1974 as amended.

This clause, which does not apply to General Average or Salvage or Salvage Charges, is subject to all other terms, conditions and exclusions contained herein and to the Cargo ISM Endorsement JC98-019.

Certificates of Insurance

CRG/COI/LOC/1/5/04

Where the Policyholder is granted the facility to issue negotiable certificates of insurance, such certificates must not exceed the scope or ambit of this insurance, unless agreed in writing by Underwriters, **otherwise** the Policyholder will be required to indemnify Underwriters for any losses sustained thereby.

Letters of Credit

Where the Policyholder is obliged to arrange insurance in accordance with any instructions contained in a letter of credit, such cover is granted provided that it does not exceed the scope or ambit of this insurance.

Notwithstanding the above and irrespective of the requirements of the letter of credit, the interest of the named Assured shall always be protected by this insurance.

Applicable Clauses and Conditions

Computer Millennium Clause

JC98-024

In no case shall this insurance cover any loss, damage, expense or liability of whatsoever nature which might otherwise be recoverable under this insurance arising out of or in any way connected with, whether directly or indirectly, the use or operation of any computer, computer system, computer software, programme or process or any electronic system where any such loss, damage, expense or liability arises, whether directly or indirectly, as a consequence of (i) the date change to the year 2000 or any other date change and/or (ii) any change or modification of or to such computer, computer system, computer software, programme or process or any electronic system in relation to such date change.

This exclusion does not apply to:

1. Claims for loss of or damage to the subject matter insured reasonably attributable to
 - a. fire or explosion
 - b. vessel or craft being stranded grounded sunk or capsized
 - c. overturning or derailment of land conveyance
 - d. collision or contact of vessel craft aircraft or conveyance with any external object other than water
 - e. total loss of aircraft in flight
 - f. discharge of cargo at a port of distress
 - g. total loss of any package lost overboard or dropped whilst loading on to, or unloading from, vessel craft or aircraft
 - h. general average sacrifice
 - i. jettison or washing overboard
 - j. entry of sea lake or river water into vessel craft hold conveyance liftvan or place of storage
2. General average and salvage charges, adjusted or determined according to the contract of affreightment and/or the governing law and practice, incurred to avoid or in connection with the avoidance of loss from any cause except those excluded elsewhere in this insurance.

Subject always to the terms, conditions, limits and exclusions contained elsewhere in this policy.

Contracts (Rights of Third Parties) Act 1999 – Exclusion (Cargo)

JC2000-002

The provisions of the Contracts (Rights of Third Parties) Act 1999 do not apply to this insurance or to any certificate(s) of insurance issued hereunder. Neither this insurance nor any certificates issued hereunder confer any benefits on any third parties. No third party may enforce any term of this insurance or of any certificate issued hereunder. This clause shall not affect the rights of the assured (as assignee or otherwise) or the rights of any loss payee.

Depreciation Exclusion

CRG/DPX/OPT/1/5/04

In the event of damage to subject matter insured, Underwriters' liability shall not exceed the lesser of the reasonable cost of repair and the sum insured in respect of the damaged item, and shall not extend to include any depreciation consequent thereon.

Derangement Exclusion

CRG/DRX/BSC/1/5/04

This insurance does not cover electrical, electronic or mechanical breakdown, failure, derangement or disturbance, unless proven to have been caused by a peril insured against.

Duty

CRG/DTY/BSC/1/5/04

The Assured may declare as an additional insurance the duty (including levy or similar charges, howsoever described) paid or payable at the port or place of destination on subject matter insured, on the same terms and conditions, and with claims to be adjusted in the same proportion, as the subject matter insured, excluding duty which does not become payable.

Applicable Clauses and Conditions

General Average CRG/GAV/BSC/1/5/04	For the purpose of claims for General Average contributions and Salvage charges recoverable hereunder, the subject matter insured shall be deemed to be insured for its full contributory value.
Insolvency Exclusion Endorsement JC93	<p>It is hereby agreed that the exclusion "loss damage or expense arising from insolvency or financial default of the owners managers charterers or operators of the vessel" is amended to read as follows:</p> <p>"In no case shall this insurance cover loss damage or expense arising from insolvency or financial default of the owners managers charterers or operators of the vessel where the Insured are unable to show that, prior to the loading of the subject matter insured on board the vessel all reasonable practicable and prudent measures were taken by the Insured, their servants and agents, to establish the financial reliability of the party in default."</p>
Labels CRG/LAB/BSC/1/5/04	Where only labels wrappers or capsules are damaged, this insurance will not pay more than the lesser of the insured value of the damaged goods and the cost of replacing the damaged labels wrappers or capsules, and shall not extend to include any depreciation consequent thereon.
Onus of Proof CRG/ONP/OPT/1/5/04	<p>The onus of proof rests with the Assured to show that loss of or damage to subject matter insured:</p> <ul style="list-style-type: none">• occurred within the Policy Period; and• occurred within the scope and ambit of the Policy; and• was caused by an identifiable incident; and• is not excluded by any Policy provision.
Pairs and Sets CRG/PAS/BSC/1/5/04	Where subject matter insured consists of articles in a pair or set, this insurance will not pay more than the proportionate sum insured of any particular part or parts which may be lost or damaged, and shall not extend to any consequent depreciation of the pair or set or any part thereof.
Process CRG/PRO/BSC/1/5/04	This insurance does not cover damage to subject matter insured which is sustained whilst it is in use or being worked upon and results directly therefrom.
Replacement CRG/REP/BSC/1/5/04	<p>In the event of loss of or damage to any part or parts of the subject matter insured, the sum recoverable shall not exceed the cost of replacement or repair of such part or parts plus charges for forwarding and refitting, if incurred.</p> <p>But, in respect of used and/or second-hand goods, where cover has been agreed by Underwriters, the sum recoverable shall not exceed such proportion of the cost of replacement or repair as the insured value bears to the value of the goods when new plus charges for forwarding and refitting, if incurred.</p> <p>Excluding duty unless the full duty is included in the amount insured, in which case loss, if any, sustained by payment of additional duty shall also be recoverable.</p> <p>Provided always that in no case shall the liability of Underwriters exceed the insured value of the complete item.</p>
Rust, Oxidation and Discolouration Exclusion CRG/ROX/OPT/1/5/04	This insurance does not cover rust, oxidation and discolouration in respect of unpacked and/or partially protected goods, unless proven to have been caused by a peril insured against.

Applicable Clauses and Conditions

**Sanction Limitation
and Exclusion**

JC2010-014
(amended)

This insurance does not provide cover and **we** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, European Union or United States of America.

**Scratching, Chipping and
Denting Exclusion**

CRG/SCX/OPT/1/5/04

This insurance does not cover scratching, bruising, chipping, denting and subsequent cost of repainting in respect of unpacked and/or partially protected goods, unless proven to have been caused by a peril insured against.

**Security Conditions for
Goods Not Considered to
be Approved General
Merchandise**

Cover under this clause requires all vehicles to be double manned or to be installed with an i-mob TT4 system.

It is a condition precedent to liability that:

1. Vehicles have a completely closed hard sided cargo compartment.
2. Each vehicle is equipped with a panic button relayed to the operations centre and the operations centre has procedures in place to respond to panic button activations.
3. All alarms, immobilisers, locking devices and satellite tracking systems are fully maintained according to manufacturers' and/or installers' requirements at their designated intervals by their approved personnel and/or agents.
4. Regular (at least every 30 minutes) contact is maintained between the crew and the operations centre.
5. The itinerary of each transit is planned in order to arrive at the consigned premises at destination during normal opening hours by prior arrangement with the consigned premises.
6. In the event of delay as a consequence of mechanical problems, breakdowns of the vehicle, accidents, traffic jams, road diversions and the like, the driver is obliged to inform the operations centre and not leave the vehicle.
7. The goods are not to be delivered to premises other than the consigned premises without the logged consent of the Assured.
8. At least one of the drivers carries a mobile phone.
9. All doors are to be locked and whenever possible to be sealed.
10. Vehicles are to remain locked at all times, except when opening to load or deliver.
11. All drivers are to be trained in robbery response.
12. All drivers/co-drivers/escorts to be Police checked.
13. All drivers' driving licenses are checked.

It is agreed that drivers can stop at a secure truckstop (as per RHA website) whilst loaded for his legal rest period, but must remain in the cab, or be parked in such a position that he has an uninterrupted view of the cab and has removed the keys and set the immobiliser. If accompanied, one person to remain in cab at all times.

Settlement Options

CRG/SEO/OPT/1/7/07

We may at our option indemnify you by means of repair, replacement or cash settlement.

Applicable Clauses and Conditions

Sonic Boom Exclusion

CRG/SBX/BSC/1/5/04

This insurance does not cover loss, destruction or damage directly caused by pressure waves created by aircraft or other aerial devices travelling at sonic or supersonic speeds.

Termination of Transit Clause (Terrorism)

JC2001-056

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1 Notwithstanding any provision to the contrary contained in this Policy or the Clauses referred to therein, it is agreed that in so far as this Policy covers loss of or damage to the subject matter insured caused by any terrorist or any person acting from a political motive, such cover is conditional upon the subject matter insured being in the ordinary course of transit and, in any event, SHALL TERMINATE:

either

1.1 As per the transit clauses contained within the Policy,

or

1.2 on delivery to the Consignee's or other final warehouse or place of storage at the destination named herein,

1.3 on delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either for storage other than in the ordinary course of transit or for allocation or distribution,

or

1.4 in respect of marine transits, on the expiry of 60 days after completion of discharge overseas of the goods hereby insured from the overseas vessel at the final port of discharge,

1.5 in respect of air transits, on the expiry of 30 days after unloading the subject matter insured from the aircraft at the final place of discharge,

whichever shall first occur.

2 If this Policy or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, or termination as provided for above, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.

3 This clause is subject to English law and practice.

Twisting, Bending and Distortion Exclusion

CRG/TBX/OPT/1/5/04

This insurance does not cover twisting, bending or distortion, unless proven to have been caused by a peril insured against.

Used and/or Second-Hand Goods

This insurance does not cover

- electrical, electronic or mechanical breakdown, failure, derangement or disturbance;
- rust, oxidation or discolouration;
- scratching, bruising, chipping, denting and subsequent cost of repainting;
- twisting, bending or distortion;

unless proven to have been caused by a peril insured against.

The onus of proof rests with the Assured to show that loss of or damage to subject matter insured:

- occurred within the Policy Period; ***and***
- occurred within the scope and ambit of the Policy; ***and***
- was caused by an identifiable incident; ***and***
- is not excluded by any other provision of this insurance.

Claims Procedure

Instructions for Survey

In the event of any happening or event likely to give rise to a claim under this insurance, immediate notice must be given in writing with full particulars to the broker named herein or, if overseas, the nearest Lloyd's Agent, whose details can be found at www.lloydsagency.com.

No survey is required for any claims unlikely to exceed GBP 1,000 or the equivalent in other currencies.

Duty of the Assured

In the event of loss of or damage to the subject-matter insured, it is the duty of the Assured (and their servants or agents) to take all reasonable steps to avert or minimise such loss or damage and to ensure that all rights against third parties (for example shipping lines, carriers, warehouse keepers, other bailees and suppliers) are properly preserved and exercised.

In particular, the Assured is required:

1. In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition.
2. When delivery is made by container, to ensure that the container and its seals are examined immediately by a responsible official. If the container is delivered damaged or with seals broken or missing, or with seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.
3. To claim immediately on the relevant third party(ies) for any loss or damage and to give them the opportunity to arrange their own survey.
4. To give notice in writing to third parties within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery.
5. To notify the Police in the event of theft or suspected theft.

Note: The consignee or their agents are recommended to make themselves familiar with the regulations of the port authorities at the port of discharge.

Any claim under this insurance should be submitted without delay, accompanied by all correspondence with carriers and other parties regarding their alleged liability.

Service Standards

NMU In the event that you wish to make a complaint, you can do so at any time by referring the matter to:

The Compliance Manager
NMU (Specialty) Ltd
5th Floor
The Exchange
New York Street
Manchester
M1 4HN
Tel: 0161 236 3380
Fax: 0161 236 0633
Email: compliance@nmu.co.uk

Lloyd's In the event that you remain dissatisfied with the outcome of your complaint you may escalate your complaint to the Policyholder and Market Assistance team at Lloyd's.

Their address is:

Complaints
Fidentia House
Walter Burke Way
Chatham Maritime
Chatham
ME4 4RN

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and also available from the above address.

FOS If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the United Kingdom Financial Ombudsman Service. Alternatively, you may be entitled to refer your complaint to your local ombudsman or dispute resolution body.

The address of the United Kingdom Financial Ombudsman Service is:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Phone: 0800 023 4567 / 0300 123 9123
Website: www.financial-ombudsman.org.uk

**Lloyd's of London
– Authorisation and
Regulation**

Lloyd's is authorised under the Financial Services and Markets Act 2000 and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Definitions

For the purposes of this insurance, these words and phrases shall always be taken as having the following meanings:

- Assured** As stated in the **Schedule**, and any party to whom insurable interest in subject matter insured hereunder passes under a contract of sale. And **you** and **your** shall be construed accordingly.
- Basis of Valuation** The bases that the Assured should use for declarations and that Underwriters will use for claims adjustment, unless otherwise declared by the Assured and agreed by Underwriters prior to known loss damage or arrival.
- Excluded Goods** Goods or merchandise for which we do not provide cover unless declared by the Assured and agreed by Underwriters prior to shipment:
1. Precious metals, diamonds and other stones;
 2. Bullion, money, credit cards, debit cards, ATM cards, cash-replacement cards, store and gift vouchers and cards, travellers' cheques, securities, bonds, deeds, bank notes, treasury notes, stamps, and similar cash substitutes;
 3. Documents, manuscripts, plans, designs, photographic negatives, patterns, moulds, and the like;
 4. Antiques, paintings, statues and other objets d'art;
 5. Weapons and explosives of all kinds;
 6. Live animals and plants;
 7. Furs, leathers, skins and the like;
 8. Wines, spirits, beers, cigars, cigarettes, tobacco and similar high-duty items;
 9. Temperature controlled cargoes, fresh foodstuffs, bagged foodstuffs;
 10. Drugs, pharmaceuticals and medicines;
 11. Audio, visual, and audio-visual equipment or accessories, including all such portable or hand-held devices; photographic equipment and cameras of every description, lenses; software licences; laptop and handheld computers, including PDAs and multi-purpose devices; satellite navigation and speed camera detection or warning equipment; game consoles and portable electronic games; mobile or satellite telephones, pre-paid mobile phone vouchers, SIM cards; **and** any components, parts, accessories, or associated software;
 12. Non-ferrous metals and scrap metals
 13. Rejected goods and returned goods;
 14. Timber, cement and other building materials;
 15. Bulk cargoes;
 16. Unpacked and unprotected goods;
 17. Household goods and personal effects; privately-owned motor vehicles.

Definitions

Excluded Voyages

Countries to, from or within which we do not provide cover unless declared by the Assured and agreed by Underwriters prior to shipment:

Afghanistan	Haiti	Russian Federation
Angola	Iraq	Rwanda*
Armenia	Iran	Serbia & Montenegro
Azerbaijan	Kazakhstan	Sierra Leone*
Belarus	Kyrgyzstan	Somalia*
Burundi*	Lebanon	Sudan*
Cambodia*	(other than	Syrian Arab Republic*
Colombia	Tripoli & Beirut)	Tajikistan
DR Congo*	Liberia*	Turkmenistan
(formerly Zaire)	FYR Macedonia	Uganda*
Eritrea	Malawi	Ukraine
Ethiopia*	Republic of Moldova	Uzbekistan
Georgia	Nigeria*	Yemen*
Guinea-Bissau	Paraguay	Zambia

Note

This insurance automatically provides cover only for those transits specifically detailed in the Premium Basis.

*Countries indicated by * have legislation which may require insurance of imports from or exports to be arranged within that country.*

As the risks presented by shipment to various territories change from time to time, cover may not always be available to other countries in addition to those listed above.

If you are in any doubt, please refer to your insurance advisor.

Geographical Areas

Australasia

Australia, New Zealand.

Europe

Andorra, Austria, Belgium, Denmark, Finland, Faroe Islands, France, Germany, Gibraltar, Greece, Holland, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Norway, Portugal, Republic of Ireland, Spain, Sweden, Switzerland.

Wider Europe

Bulgaria, Croatia, Cyprus, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Romania, Slovakia, Turkey.

Far East

Hong Kong, Japan, Malaysia, Philippines, Singapore, South Korea, Taiwan, Thailand, Vietnam.

Middle East

Bahrain, Israel, Kuwait, Qatar, Saudi Arabia, United Arab Emirates.

North America

The United States of America (excluding Hawaii) and Canada.

United Kingdom

The United Kingdom of Great Britain and Northern Ireland, including the Channel Islands, the Isle of Man and other offshore islands.

Underwriters

NMU (Specialty) Ltd, as agent for Munich Re Syndicate Ltd (457 at Lloyd's).
And **we, us** and **our** shall be construed accordingly.