This insurance covers the loss of, or damage to the subject-matter insured as herein specified and as herein described, subject to the exceptions and limitations set forth in the following pages:

**Risks Covered**

1.1.1. INSTITUTE CARGO CLAUSES (A)

This insurance covers general, specifically named, and special risks of loss or damage, whether caused by act of God or any other cause, including the risk of collision and/or interaction with any other vessel or object other than war.

**Exceptions**

1.1.2. INSTITUTE CARGO CLAUSES (B)

In this insurance, except as specifically excluded by the provisions of Clauses 1.1 and 1.4, loss of or damage to the subject-matter insured by war or any other cause is specifically excluded.

**Claims**

5.1. In the event of a claim, the Assured must notify the Insurers promptly of rates and

**INSTITUTE CARGO CLAUSES (C)** (above with Clauses 1.2 and 1.4 deleted and substituted the following)

In this insurance, except as specifically excluded by the provisions of Clauses 1.1 and 1.4, loss of or damage to the subject-matter insured by war is specifically excluded.

**Risks Covered**

1.1.3. INSTITUTE CARGO CLAUSES (D)

This insurance covers general, specifically named, and special risks of loss or damage, whether caused by act of God or any other cause, including the risk of collision and/or interaction with any other vessel or object other than war.

**Exceptions**

1.1.4. INSTITUTE CARGO CLAUSES (E)

In this insurance, except as specifically excluded by the provisions of Clauses 1.1 and 1.4, loss of or damage to the subject-matter insured by war or any other cause is specifically excluded.
1. **INSTITUTE STRIKES CLAUSE (CARGO):**

   **DURATION**

1.5 The Institute Strike Clause is a provision in the insurance policy that applies to the insurance of goods in transit, which states that the insurer shall not be liable for any loss or damage that occurs during the period when a strike, lockout, or other industrial action affects the normal operation of the transportation services. This clause is applicable to the extent that the provisions of the contract of insurance or the Clauses referred to therein, it is agreed that in so far as the
data extraction failed to identify the strike-related hindrances, the
data extraction failed to identify the strike-related hindrances, the

data extraction failed to identify the strike-related hindrances, the

data extraction failed to identify the strike-related hindrances, the

data extraction failed to identify the strike-related hindrances, the

2. **INSTITUTE STRIKES CLAUSE (CARGO):**

   **DURATION**

1.5 This clause is applicable to all risks of loss or damage to the subject-matter insured, except as excluded by the provisions of Clause 1.1. it is the duty of the Assured to take such measures as may be reasonable for the purpose of averting or minimising such loss, and to continue such correspondence with the insurers as may be necessary in order to maintain the insurers in possession of all information relating to the loss.

3. **INSTITUTE STRIKES CLAUSE (CARGO):**

   **DURATION**

1.5 This clause is applicable to all risks of loss or damage to the subject-matter insured, except as excluded by the provisions of Clause 1.1. it is the duty of the Assured to take such measures as may be reasonable for the purpose of averting or minimising such loss, and to continue such correspondence with the insurers as may be necessary in order to maintain the insurers in possession of all information relating to the loss.

4. **INSTITUTE STRIKES CLAUSE (CARGO):**

   **DURATION**

1.5 This clause is applicable to all risks of loss or damage to the subject-matter insured, except as excluded by the provisions of Clause 1.1. it is the duty of the Assured to take such measures as may be reasonable for the purpose of averting or minimising such loss, and to continue such correspondence with the insurers as may be necessary in order to maintain the insurers in possession of all information relating to the loss.

5. **INSTITUTE STRIKES CLAUSE (CARGO):**

   **DURATION**

1.5 This clause is applicable to all risks of loss or damage to the subject-matter insured, except as excluded by the provisions of Clause 1.1. it is the duty of the Assured to take such measures as may be reasonable for the purpose of averting or minimising such loss, and to continue such correspondence with the insurers as may be necessary in order to maintain the insurers in possession of all information relating to the loss.

6. **INSTITUTE STRIKES CLAUSE (CARGO):**

   **DURATION**

1.5 This clause is applicable to all risks of loss or damage to the subject-matter insured, except as excluded by the provisions of Clause 1.1. it is the duty of the Assured to take such measures as may be reasonable for the purpose of averting or minimising such loss, and to continue such correspondence with the insurers as may be necessary in order to maintain the insurers in possession of all information relating to the loss.

7. **INSTITUTE STRIKES CLAUSE (CARGO):**

   **DURATION**

1.5 This clause is applicable to all risks of loss or damage to the subject-matter insured, except as excluded by the provisions of Clause 1.1. it is the duty of the Assured to take such measures as may be reasonable for the purpose of averting or minimising such loss, and to continue such correspondence with the insurers as may be necessary in order to maintain the insurers in possession of all information relating to the loss.

8. **INSTITUTE STRIKES CLAUSE (CARGO):**

   **DURATION**

1.5 This clause is applicable to all risks of loss or damage to the subject-matter insured, except as excluded by the provisions of Clause 1.1. it is the duty of the Assured to take such measures as may be reasonable for the purpose of averting or minimising such loss, and to continue such correspondence with the insurers as may be necessary in order to maintain the insurers in possession of all information relating to the loss.

9. **INSTITUTE STRIKES CLAUSE (CARGO):**

   **DURATION**

1.5 This clause is applicable to all risks of loss or damage to the subject-matter insured, except as excluded by the provisions of Clause 1.1. it is the duty of the Assured to take such measures as may be reasonable for the purpose of averting or minimising such loss, and to continue such correspondence with the insurers as may be necessary in order to maintain the insurers in possession of all information relating to the loss.

10. **INSTITUTE STRIKES CLAUSE (CARGO):**

   **DURATION**

1.5 This clause is applicable to all risks of loss or damage to the subject-matter insured, except as excluded by the provisions of Clause 1.1. it is the duty of the Assured to take such measures as may be reasonable for the purpose of averting or minimising such loss, and to continue such correspondence with the insurers as may be necessary in order to maintain the insurers in possession of all information relating to the loss.
1.2 ordinary losses, ordinary loss to weight or volume, or ordinary loss and theft of the subject matter insured

1.3 loss or damage or expense caused directly or indirectly by the gross negligence or willful default of the Assured or their employees, agents or sub-contractors

2.3 loss or damage or expense caused by a collision or contact of aircraft with any external object other than a runway

3.1 loss, damage or expense arising from the absence, shortage or withholding of labour of any description whatsoever resulting from any strike, lockout, labour disturbance or labour dispute or any other cause

4.1.2 terminates, subject to 4.2 and 4.3 below, either as the subject-matter insured and as to any part as that part is discharged from the aircraft at the final place of discharge and this insurance terminates in accordance with 4.1.2. If the subject-matter insured is subsequently consigned to the original or any other place, this insurance shall be deemed to have attached at the commencement of such transit

5.4 caused by any person acting from a political, ideological or religious motive.

6.3 This insurance shall remain in force (subject to termination as provided for in Clauses 6.1.1 to 6.1.4 above and to the provisions of Clause 7 below) for the duration of the subject matter insured at such place, whichever shall first occur.

6.4 If in the event of this insurance being terminated as provided for in Clauses 6.1.1 to 6.1.4 above, the subject-matter insured is consigned to any other place, the insurance shall continue in force thereat for the duration of the subject matter insured at such place, whichever shall first occur.

6.5.1 the Assured, or their employees, shall be entitled to recover for insured loss occurring during the period covered by this insurance, which is not covered by this insurance, and which would have been recoverable under insurance which would have been provided in accordance with the provisions of this Schedule but for the attachment of this insurance.

8.8.1 Where, after attachment of this insurance, the destination is changed by the Assured, this insurance will nevertheless be deemed to have attached at the commencement of such transit.

9.1.1 covers the Assured which includes the person claiming indemnity either as the person by or on whose behalf the contract of insurance was effected or as the owner or the person to whom it is insured would exceed its value on arrival.

9.2 If this insurance is on Increased Value the following clause shall apply:

10.1 insurer shall be entitled to recover for insured loss occurring during the period covered by this insurance, which is not covered by this insurance, and which would have been recoverable under insurance which would have been provided in accordance with the provisions of this Schedule but for the attachment of this insurance.

10.2, (a) insurer shall be entitled to recover for insured loss occurring during the period covered by this insurance, which is not covered by this insurance, and which would have been recoverable under insurance which would have been provided in accordance with the provisions of this Schedule but for the attachment of this insurance.

11.2.4 included in the subject-matter insured at the commencement of such transit are any members of the aircrew or other persons to whom they may be entitled by law as passengers.

12.2.1 is the duty of the Assured and their employees and agents in respect of loss recoverable hereunder

13.1 covers the Assured which includes the person claiming indemnity either as the person by or on whose behalf the contract of insurance was effected or as the owner or the person to whom it is insured would exceed its value on arrival.

13.2.1 is insured except subject to the provisions of Clauses 13.2.2, 13.2.3, and 13.2.4 below.

13.2.2 the Assured must enter into such agreement within 60 days of the date of this insurance and the Assured shall not be entitled to recover for any loss or damage or expense for which the Assured has not entered into such agreement.

13.2.3.2 the Assured must enter into such agreement within 60 days of the date of this insurance and the Assured shall not be entitled to recover for any loss or damage or expense for which the Assured has not entered into such agreement.

13.2.4.2 the Assured must enter into such agreement within 60 days of the date of this insurance and the Assured shall not be entitled to recover for any loss or damage or expense for which the Assured has not entered into such agreement.

13.3.2 the Assured will pay, or as an assignee, any loss damage or expense caused by insolvency or financial default of the owners managers charterers or operators of the aircraft where, at the time of loss damage or expense, the owners managers charterers or operators of the aircraft were aware, or in the ordinary course of business should be aware, that such owners managers charterers or operators were not in a position to meet the claims of creditors of the owners managers charterers or operators for losses or expenses of any nature whatsoever.

14.1.2 the Assured must enter into such agreement within 60 days of the date of this insurance and the Assured shall not be entitled to recover for any loss or damage or expense for which the Assured has not entered into such agreement.

15.2.1 this insurance will be deemed to have attached at commencement of such transit.

16.1 insurer is notified promptly to Insurers for rates and terms to be

18.6 insurer is notified promptly to Insurers for rates and terms to be

20.1.2 the Assured must enter into such agreement within 60 days of the date of this insurance and the Assured shall not be entitled to recover for any loss or damage or expense for which the Assured has not entered into such agreement.

20.2.1.2 the Assured must enter into such agreement within 60 days of the date of this insurance and the Assured shall not be entitled to recover for any loss or damage or expense for which the Assured has not entered into such agreement.

22.1.2 This insurance will be deemed to have attached at commencement of such transit.

23.1.2 the Assured must enter into such agreement within 60 days of the date of this insurance and the Assured shall not be entitled to recover for any loss or damage or expense for which the Assured has not entered into such agreement.

23.2.1 the Assured must enter into such agreement within 60 days of the date of this insurance and the Assured shall not be entitled to recover for any loss or damage or expense for which the Assured has not entered into such agreement.

24.1.2 the Assured must enter into such agreement within 60 days of the date of this insurance and the Assured shall not be entitled to recover for any loss or damage or expense for which the Assured has not entered into such agreement.

25.1.2 the Assured must enter into such agreement within 60 days of the date of this insurance and the Assured shall not be entitled to recover for any loss or damage or expense for which the Assured has not entered into such agreement.

26.1.2 the Assured must enter into such agreement within 60 days of the date of this insurance and the Assured shall not be entitled to recover for any loss or damage or expense for which the Assured has not entered into such agreement.

27.1.2 the Assured must enter into such agreement within 60 days of the date of this insurance and the Assured shall not be entitled to recover for any loss or damage or expense for which the Assured has not entered into such agreement.

28.1.2 the Assured must enter into such agreement within 60 days of the date of this insurance and the Assured shall not be entitled to recover for any loss or damage or expense for which the Assured has not entered into such agreement.
AVOIDANCE OF DELAY
12. Any breach of the condition herein that the Assured shall not take such measures as may be reasonable for the purpose of averting or minimising such loss,

13. It is specially understood and agreed that in the event of the goods hereby insured or any part thereof being transferred to or in respect of any insurance which shall have been effected in accordance with the conditions of the original condition not excluding deliberate damage etc. in the said clause) so long as they are so stored, provided,

14. A National Flag Society is a Classification Society which is domiciled in the same country as the owner of the vessel in question which must also operate under the flag of that country.

15. The requirements of this Clause do not apply to any craft used to load or unload the vessel within the port area.

BENEFIT OF INSURANCE CLAUSE
This insurance covers the Assured which includes the person changing ownership either by the owner by whom such contract of insurance was effected or as an antigap, but this insurance shall not extend to or otherwise benefit the carrier or other bailee.