INSTITUTE FROZEN FOOD CLAUSES
(Excluding Frozen Meat)

1. This insurance attaches from the time the goods are loaded
   (i) into the conveyance at Freezing Works or Cold Store at the place named in the policy for the
   commencement of the transit 
   (ii) on board the vessel
   continues for the ordinary course of transit and terminates either on delivery
   (a) to any other Cold Store or warehouse, or to the destination named in the policy
   (b) to any other Cold Store or warehouse, whether prior to or at the destination named in
   the policy, which the Assured elect to use either
   (i) for storage other than in this insurance
   (ii) for allocation or distribution,
   (iii) on the expiry of 5 days after discharge override of the goods hereby insured from the overseas vessel
   at the final port of discharge,
   whenever shall first occur.
   If, after discharge override from the overseas vessel at the final port of discharge, but prior to termin-
   ation of this insurance, the goods are to be forwarded to a destination other than that to which they are
   insured, such forwarding remaining subject to termination as provided for in this insurance, this insur-
   ance shall cease to be valid from the commencement of transit to such other destination.
   This insurance shall remain in force (subject to prompt notice being given to Underwriters and to the
   provisions of Clause 2 below) during delay beyond the control of the Assured, any deviation, forced discharge, reshipment
   or transhipment and during any variation of the adventure arising from the exercise of a liberty granted to ship-
   owners or charterers under the contract of affreightment.

2. If owing to circumstances beyond the control of the Assured either the contract of affreightment is
   terminated at a port or place other than the destination named therein or the adventure, in-otherwise terminated
   before delivery of the goods as provided for in Clause 1 above, then, subject to prompt notice being given to
   Underwriters and to an additional premium if required, this insurance shall remain in force until either
   (i) the goods are delivered at such port or place, or
   (ii) if the goods are forwarded after the said period of 60 days (or any agreed extension thereof) to
   the destination named in the policy or to any other destination, until terminated in accordance
   with the provisions of Clause 1 above.

3. Held covered at a premium to be arranged in case of change of voyage or of any omission or error
   in the description of the interest vessel or voyage.

4. This insurance is against loss or damage to the interest insured other than loss or damage
   resulting from any variation in temperature howsoever caused, but this insurance shall not be deemed to extend
   to cover loss, damage or expense primarily caused by delay or inherent vice or nature of the subject matter
   insured.

5. Notwithstanding the above this insurance is extended to cover loss of, deterioration of or damage
to the interest insured resulting from any variation in temperature which is attributable to—
   (a) Breakdown or stoppage of the refrigerating machinery for a period of not less than 24 consecutive
   hours,
   (b) Stranding, sinking, burning or collision of the vessel, craft or conveyance, or,
   (c) Contact of the vessel, craft or conveyance with any external substance (see included) other
   than water, or,
   (d) Fire or explosion, or,
   (e) Discharge of the interest insured at a port of distress.

PROVIDED ALWAYS THAT:
   (i) It is a warranty of this insurance that the goods are in sound condition and properly prepared
   packed and frozen at the time of attachment of the insurance.
   (ii) It is a warranty of this insurance that the period between the first policing of the goods into a
   Freezing Chamber and shipment on board the overseas vessel shall not exceed 60 days.
   (iii) The Assured shall take all precautions to ensure that the goods are kept in refrigerated or insulated
   containers and during the currency of the policy except during actual loading or unloading overturned
   containers.
   (iv) It is a condition of this insurance that on discovery by the Assured his servants or agents of any
   leakage on board to the detriment of any part of the goods immediate notice shall be given to
   Underwriters. In no case shall any claim be recoverable hereunder where notice is given to
   Underwriters more than 30 days after the termination of the insurance.

5. Clause 1 hereinabove shall be payable irrespective of percentage at
   (a) Breakdown or stoppage of the refrigerating machinery for a period of not less than 24 consecutive
   hours,
   (b) Contact of the vessel, craft or conveyance with any external substance (see included) other
   than water, or,
   (c) Fire or explosion, or,
   (d) Stranding, sinking, burning or collision of the vessel, craft or conveyance.

6. No claim for Constructive Total Loss shall be recoverable hereunder unless the goods are reasonably
   abandoned either on account of either actual total loss appearing to be unavoidable or because of the cost of re-
   covering, recovering, or forwarding the goods to the destination to which they were insured would exceed
   their value on arrival.

7. General Average and Salvage Charges payable according to Foreign Statement or to York-Antwerp
   Rules if in accordance with the contract of affreightment.

8. The seaworthiness of the vessel as between the Assured and Underwriters is hereby admitted.

9. In the event of loss the Assured's right of recovery hereunder shall not be prejudiced by the fact
   that the loss may have been attributable to the wrongful act or misconduct of the shippers or their servants,
   or that the Assured had reason to believe that the goods were not seaworthy when loaded on the
   overseas vessel.

10. It is the duty of the Assured and their Agents, in all cases, to take such measures as may be reasonable
    for the purpose of averting or minimising a loss and to ensure that all rights against carriers, bailies or other
    third parties are properly preserved and exercised.

11. This insurance shall not inure to the benefit of the carrier or other bailie.

12. This insurance is extended to indemnify the Assured against such proportion of liability under the
    contact of affreightment "Fork to Frame Collision" Clause as is in respect of a loss recoverable hereunder.

13. In the event of any claim by shippers under the said Clause the Assured agree to notify the Under-
    writers who shall have the right, at their own cost and expense, to defend the Assured against such claim.

14. It is the condition of this insurance that the Assured shall act with reasonable dispatch in all circumstances
    within their control.

NOTE.—It is necessary for the Assured when they become aware of an event which is "held covered" under this insurance to give prompt notice to Underwriters and the right to such cover is dependent upon compliance with this

Transit
Clauses
Including
concerning
supplementing
Warehouses
Clause.

Change of
Vessel
Clause.

All Risks
Clause.

Clause.

Construe
Total
Loss
Clause.

G.A.
Clause.

Carriage
Clause.

Bailors
Clause.

Not to
Entire
Clause.

Both to
Guard
Clause.

F.C. & S.
Clause.

Recoverable
Dispatch
Clause.