

# Cover Provided Under Institute Cargo Clauses

Coverage Requirements	ICC (A)	ICC (B)	ICC (C)
Fire or Explosion	✓	✓	✓
Stranding, Sinking, Capsizing	✓	✓	✓
Overturning Vehicle/Train	✓	✓	✓
Collision	✓	✓	✓
Discharge at Port of Distress	✓	✓	✓
Total Loss of Vessel	✓	✓	✓
General Average Sacrifice	✓	✓	✓
Jettison	✓	✓	✓
Washing Overboard	✓	✓	✗
Sea Lake River Water	✓	✓	✗
Total Loss Package During Loading/Unloading	✓	✓	✗
Earthquake, Volcanic Eruption Or Lightning	✓	✓	✗
Malicious Damage/Breakage	✓	✗	✗
Shortage	✓	✗	✗
Pilferage/Theft	✓	✗	✗
Non-Delivery	✓	✗	✗
Piracy	✓	✗	✗

**Standard Exclusions**

- Wilful Misconduct of the Assured
- Ordinary Leakage/Loss in Weight
- Unsuitable Packing
- Inherent Vice
- Delay
- Insolvency/Financial Default
- Unseaworthiness/Unfitness of Craft Vessel Container
- War Capture Seizure (Institute War Clauses Required)
- Strikes Riots Terrorism (Institute Strikes Clauses Required)
- Derelict Mines, Torpedoes, Bombs, Weapons Of War

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