Orient Marine Cargo

Comprehensive coverage for your Cargo to FINAL destination



Your trusted Marine Partner

Whether you are a logistics business or an importer who is part of the increasingly complex supply chain of global trade, marine insurance exists to ease the safety concerns of these supply chains.

Orient Marine Cargo Insurance covers the risks of loss or damage to goods while in transit by sea, rail, road or air from the port of loading to the final warehouse.

We understand the importance of swift response and efficient service in handling your claims giving you the peace of mind of complete financial protection for your goods on transit.

Who needs marine insurance?

- Manufacturers importing raw materials and distributing finished goods
- Wholesalers importing stock and distributing sales
- Primary producers exporting products like tea, beef, lamb, fish and cotton etc.

- Miners exporting coal, iron ore or bauxite
- **Retailers** importing stock and moving sales, purchases and stock transfers
- **Repairers** importing spare parts and sending customers' goods.
- **Individuals** importing personal merchandise.

Types of Cover

Institute Cargo Clause (A): Unnamed perils clause

 Covers all risks of loss or damage to insured cargo except those under the policy e.g. wilful misconduct of the insured, ordinary leakage, unseaworthiness.

Institute Cargo Clause (B): Named Peril basis.

Loss or damage to insured cargo attributable to:

- Fire or Explosion.
- Vessel or craft being stranded, grounded, sunk or capsized.
- Overturning or derailment of land conveyance.
- Collision or contact of vessel, craft or convenyance with any external object other than water
- Discharge of cargo at a port of distress
- Earthquake, volcanic eruption or lightning
- General average sacrifice

- Jettison
- · Washing Overboard
- Entry of sea, lake or river water into the vessel, craft, hold, conveyance, container, lift van or place of storage
- Total loss of any package lost overboard or dropped whilst loading onto, or unloading from, vessel or craft

Institute Cargo Clause (C): Named Peril basis.

Cover limited to loss or damage reasonably attributable to

- Fire or explosion
- Vessel or craft being stranded grounded sunk or capsized
- Overturning or derailment of land conveyance
- Collision or contact of vessel craft or conveyance with any external object other than water
- Discharge of cargo at a port of distress
- General Average Sacrifice
- Jettison

Basis of Valuation of the Sum Insured

- Marine Insurance policies are issued on 'agreed value basis' and should be based on invoice, amount, freight, tax and incidental expenses.
- Consideration will be placed on the nature of your shipment, its final destination and the political environment of the countries involved.

Requirements

- 1. Copy of Invoice
- 2. Bill of lading
- 3. Duly completed declaration form
- 4. Copy of I.D & P.I.N
- 5. Packing list

Common Exclusions

- Improper or inadequate packing
- Abandonment of cargo
- Rejection by Customs or other governmental authorities
- Failure to pay or collect
- Inherent vice

Visit our Marine Portal on www.korient.co.ke



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