Insurance Services

INSTITUTE CARGO CLAUSES COMPARISON

This is a quick reference guide to the differences between the three sets of Institute Cargo Clauses CL382/CL383/CL384 1.1.09. A Clauses are sometimes referred to as "Full Cover" B Clauses as "With Particular Average" and C Clauses as "Free of Particular Average". Please note that the differences highlighted are indicative only and are by no means exhaustive. It is your responsibility to ensure that you read through the full clauses together with the insurance documentation/quotation that we have prepared to ensure that you fully understand what is and what is not covered, and to satisfy yourself that you are being covered according to your requirements.

PROXIMATE CAUSE	A CLAUSES	B CLAUSES	C CLAUSES
STRANDING, GROUNDING, SINKING OR CAPSIZING	YES	YES*	YES*
OVERTURNING OR DERAILMENT OF LAND CONVEYANCE	YES	YES*	YES*
COLLISION OF SHIP OR CRAFT WITH ANOTHER SHIP OR CRAFT	YES	YES*	YES*
CONTACT OF SHIP, CRAFT OR CONVEYANCE WITH ANYTHING OTHER THAN SHIP OR CRAFT (excludes water but notice)	YES	YES*	YES*
DISCHARGE OF CARGO AT PORT OF DISTRESS	YES	YES*	YES*
FIRE OR EXPLOSION	YES	YES*	YES*
EARTHQUAKE, VOLCANIC ERUPTION OR LIGHTENING	YES	YES*	NO
MALICIOUS DAMAGE	YES	NO**	NO**
THEFT/ PILFERAGE	YES	NO	NO
GENERAL AVERAGE SACRIFICE	YES	YES	YES
JETTISON	YES	YES	YES
WASHING OVERBOARD (deck cargo)	YES	YES	NO
WAR RISKS (except piracy)	NO	NO	NO
TAKINGS AT SEA (except war risks)	YES	NO	NO
SEAWATER ENTERING SHIP, CRAFT, HOLD, CONVEYANCE, CONTAINER LIFT VAN OR PLACE OF STORAGE	YES	YES	NO
RIVER OR LAKE WATER ENTERING SAME	YES	YES	NO
LOSS OVERBOARD DURING LOADING/ UNLOADING (total loss only)	N/A	YES	NO
ANY RISKS OF PHYSICAL LOSS OR DAMAGE NOT SPECIFIED	YES	NO	NO

* Common Clause 1.1 of the B and C Clauses requires the loss or damage to be reasonably attributable to the cause of damage.

** Can be bought back