



## Ocean or Air Insurance Coverage Highlights

### Personal Effects – Owner or Non Prof Packed - ‘C’ Clauses/Named Perils

#### INSTITUTE CARGO CLAUSES (C) INCLUDING STRIKES, RIOTS, CIVIL COMMOTIONS AND WAR

The following is only an outline of the Institute Cargo Clauses (C). Please take the time to review all of the terms and conditions of the Certificate of Insurance, which will be provided prior to shipment.

#### RISKS COVERED

IMPORTANT: Loss of or damage to your goods is covered ONLY if it is caused by one of the following perils:

- Fire or explosion
- Sinking, stranding or capsizing of the carrying vessel
- Collision of the vessel with anything except water
- Collision, upset or overturn of carrying conveyance
- Discharge at port of distress
- Jettison
- General average
- Theft and non-delivery of an entire shipping package
- Loss overboard

#### DURATION

This insurance attaches from the time the goods leave the residence at the location named for the commencement of transit, continues through the ordinary course of transit and terminates either at the residence at the final destination named in the policy or upon delivery to an intermediate location for storage outside the ordinary course of transit

#### CONDITIONS

This insurance may be subject to some or all of the following conditions or warranties:

- Completed itemized valued inventory signed and returned prior to departure
- Insurance coverage highlights form signed and returned

#### CLAIMS

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| <p>1. It is required that when you receive goods from the carrier in a damaged condition, NOTICE OF CLAIM be filed with the carrier in writing at the time of accepting the goods. If the damage is not apparent at time of delivery, then within three days.<br/>This notice of claim may be (a) in the form of endorsement on the delivery receipt or (b) by letter</p> | <p>2. Immediately notify the agent named on the certificate of insurance, or<br/>CNA Canada<br/>Continental Casualty Company      Tel (416) 542-7419<br/>250 Yonge Street, Suite 1500      Fax (416) 542-7410<br/>Toronto, Ontario, Canada<br/>M5B 2L7      email: matt.douris@cna.com</p> |
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Delay in notification of loss may prejudice your ability to recover under this policy  
I understand and agree to the terms of this insurance.

**This Form is not a binding contract evidencing insurance. A certificate of insurance must be in place for coverage to take effect. A copy of the insurance certificate issued under the CargoCover policy #110550, issued through Continental Casualty Company is the only contract under which a claim may be made. A copy of the certificate must be provided by your Freight Forwarder or Marsh Broker arranging coverage. If you do not receive a copy of the certificate prior to the shipment departure date, please contact Marsh Canada Limited at 877-755-4934.**

#### SIGNATURE

**BY SIGNING THIS FORM IT WILL ACKNOWLEDGE THAT THIS IS THE INSURANCE COVERAGE YOU HAVE REQUESTED AND MARSH CANADA WILL ARRANGE ON YOUR BEHALF.**

Name (please print)

Title

Signature

Date (mon/dd/yyyy)

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