

Institute Marine Cargo Clauses, C

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1 **Institute Marine Cargo Clauses**

2 **C Clauses**

3 **RISKS COVERED**

4 **1. - Risks Clause**

5 **1** This insurance covers, except as provided in Clauses 4, 5, 6
and 7 below,

6 **1.1** loss of or damage to the subject-matter insured reasonably
attributable to

7 **1.1.1** fire or explosion

8 **1.1.2** vessel or craft being stranded grounded sunk or cap-
sized

9 **1.1.3** overturning or derailment of land conveyance

10 **1.1.4** collision or contact of vessel craft or conveyance with any
external object other than water

11 **1.1.5** discharge of cargo at a port of distress,

12 **1.2** loss of or damage to the subject-matter insured caused
by

13 **1.2.1** general average sacrifice

14 **1.2.2** jettison.

15 **2. - General Average Clause**

16 **2** This insurance covers general average and salvage charges,
adjusted or determined according to the contract of affreightment
and/or the governing law and practice, incurred to avoid or in
connection with the avoidance of loss from any cause except

those excluded in Clauses 4, 5, 6 and 7 or elsewhere in this
insurance.

3. - “Both to Blame Collision” Clause

17

3 This insurance is extended to indemnify the Assured against
such proportion of liability under the contract of affreightment “Both
to Blame Collision” Clause as is in respect of a loss recoverable
hereunder. In the event of any claim by shipowners under the said
Clause the Assured agree to notify the Underwriters who shall have
the right, at their own cost and expense, to defend the Assured
against such claim.

18

EXCLUSIONS

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4. - General Exclusion Clause

20

4 In no case shall this insurance cover

21

4.1 loss damage or expense attributable to wilful misconduct of
the Assured

22

4.2 ordinary leakage, ordinary loss in weight or volume, or ordinary
wear and tear of the subject-matter insured

23

4.3 loss damage or expense caused by insufficiency or unsuitabil-
ity of packing or preparation of the subject-matter insured (for the
purpose of this Clause 4.3 “packing” shall be deemed to include
stowage in a container or liftvan but only when such stowage is
carried out prior to attachment of this insurance or by the Assured
or their servants)

24

4.4 loss damage or expense caused by inherent vice or nature of
the subject-matter insured

25

4.5 loss damage or expense proximately caused by delay, even

26

though the delay be caused by a risk insured against (except expenses payable under Clause 2 above)

27 **4.6** loss damage or expense arising from insolvency or financial default of the owners managers charterers or operators of the vessel

28 **4.7** deliberate damage to or deliberate destruction of the subject-matter insured or any part thereof by the wrongful act of any person or persons

29 **4.8** loss damage or expense arising from the use of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

30 **5. - Unseaworthiness and Unfitness Exclusion Clause**

31 **5.1** In no case shall this insurance cover loss damage or expense arising from unseaworthiness of vessel or craft, unfitness of vessel craft conveyance container or liftvan for the safe carriage of the subject-matter insured, where the Assured or their servants are privy to unseaworthiness or unfitness, at the time the subject-matter insured is loaded therein.

32 **5.2** The Underwriters waive any breach of the implied warranties of seaworthiness of the ship and fitness of the ship to carry the subject-matter insured to destination, unless the Assured or their servants are privy to such unseaworthiness or unfitness.

33 **6. - War Exclusion Clause**

34 **6** In no case shall this insurance cover loss damage or expense caused by

35 **6.1** war civil war revolution rebellion insurrection, or civil strife

arising therefrom, or any hostile act by or against a belligerent power

6.2 capture seizure arrest restraint or detainment, and the consequences thereof or any attempt thereat 36

6.3 derelict mines torpedoes bombs or other derelict weapons of war. 37

7. - Strikes Exclusion Clause 38

7 In no case shall this insurance cover loss damage or expense 39

7.1 caused by strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions 40

7.2 resulting from strikes, lock-outs, labour disturbances, riots or civil commotions 41

7.3 caused by any terrorist or any person acting from a political motive. 42

DURATION 43

8. - Transit Clause 44

8.1 This insurance attaches from the time the goods leave the warehouse or place of storage at the place named herein for the commencement of the transit, continues during the ordinary course of transit and terminates either 45

8.1.1 on delivery to the Consignees' or other final warehouse or place of storage at the destination named herein, 46

8.1.2 on delivery to any other warehouse or place of storage, 47

whether prior to or at the destination named herein, which the Assured elect to use either

8.1.2.1 for storage other than in the ordinary course of transit or

8.1.2.2 for allocation or distribution, or

8.1.3 on the expiry of 60 days after completion of discharge overseaside of the goods hereby insured from the overseas vessel at the final port of discharge, whichever shall first occur.

8.2 If, after discharge overseaside from the overseas vessel at the final port of discharge, but prior to termination of this insurance, the goods are to be forwarded to a destination other than that to which they are insured hereunder, this insurance, whilst remaining subject to termination as provided for above, shall not extend beyond the commencement of transit to such other destination.

8.3 This insurance shall remain in force (subject to termination as provided for above and to the provisions of Clause 9 below) during delay beyond the control of the Assured, any deviation, forced discharge, reshipment or transshipment and during any variation of the adventure arising from the exercise of a liberty granted to shipowners or charterers under the contract of affreightment.

9. - Termination of Contract of Carriage Clause

9 If owing to circumstances beyond the control of the Assured either the contract of carriage is terminated at a port or place other than the destination named therein or the transit is otherwise terminated before delivery of the goods as provided for in Clause 8 above, then this insurance shall also terminate unless prompt notice is given to the Underwriters and continuation of cover is requested when the insurance shall remain in force, subject to an additional premium if required by the Underwriters, either

9.1 until the goods are sold and delivered at such port or place, or, unless otherwise specially agreed, until the expiry of 60 days after arrival of the goods hereby insured at such port or place, whichever shall first occur, or

9.2 if the goods are forwarded within the said period of 60 days (or any agreed extension thereof) to the destination named herein or to any other destination, until terminated in accordance with the provisions of Clause 8 above.

10. - Change of Voyage Clause

10 Where, after attachment of this insurance, the destination is changed by the Assured, held covered at a premium and on conditions to be arranged subject to prompt notice being given to the Underwriters.

CLAIMS

11. - Insurable Interest Clause

11.1 In order to recover under this insurance the Assured must have an insurable interest in the subject-matter insured at the time of the loss.

11.2 Subject to 11.1 above, the Assured shall be entitled to recover for insured loss occurring during the period covered by this insurance, notwithstanding that the loss occurred before the contract of insurance was concluded, unless the Assured were aware of the loss and the Underwriters were not.

12. - Forwarding Charges Clause

12 Where, as a result of the operation of a risk covered by this

insurance, the insured transit is terminated at a port or place other than that to which the subject-matter is covered under this insurance, the Underwriters will reimburse the Assured for any extra charges properly and reasonably incurred in unloading storing and forwarding the subject-matter to the destination to which it is insured hereunder.

65 This Clause 12, which does not apply to general average or salvage charges, shall be subject to the exclusions contained in Clauses 4, 5, 6 and 7 above, and shall not include charges arising from the fault negligence insolvency or financial default of the Assured or their servants.

66 **13. - Constructive Total Loss Clause**

67 **13** No claim for Constructive Total Loss shall be recoverable hereunder unless the subject-matter insured is reasonably abandoned either on account of its actual total loss appearing to be unavoidable or because the cost of recovering, reconditioning and forwarding the subject-matter to the destination to which it is insured would exceed its value on arrival.

68 **14. - Increased Value Clause**

69 **14.1** If any Increased Value insurance is effected by the Assured on the cargo insured herein the agreed value of the cargo shall be deemed to be increased to the total amount insured under this insurance and all Increased Value insurances covering the loss, and liability under this insurance shall be in such proportion as the sum insured herein bears to such total amount insured. In the event of claim the Assured shall provide the Underwriters with evidence of the amounts insured under all other insurances.

70 **14.2** Where this insurance is on Increased Value the following

clause shall apply:

The agreed value of the cargo shall be deemed to be equal to the total amount insured under the primary insurance and all Increased Value insurances covering the loss and effected on the cargo by the Assured, and liability under this insurance shall be in such proportion as the sum insured herein bears to such total amount insured. 71

In the event of claim the Assured shall provide the Underwriters with evidence of the amounts insured under all other insurances. 72

BENEFIT OF INSURANCE 73

15. - Not to Inure Clause 74

15 This insurance shall not inure to the benefit of the carrier or other bailee. 75

MINIMISING LOSSES 76

16. - Duty of Assured Clause 77

16 It is the duty of the Assured and their servants and agents in respect of loss recoverable hereunder 78

16.1 to take such measures as may be reasonable for the purpose of averting or minimising such loss, and 79

16.2 to ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised And the Underwriters will, in addition to any loss recoverable hereunder, reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties. 80

81 **17. - Waiver Clause**

82 **17** Measures taken by the Assured or the Underwriters with the
object of saving protecting or recovering the subject-matter insured
shall not be considered as a waiver or acceptance of abandonment
or otherwise prejudice the rights of either party.

83 **AVOIDANCE OF DELAY**

84 **18. - Reasonable Despatch Clause**

85 **18** It is a condition of this insurance that the Assured shall act with
reasonable despatch in all circumstances within their control.

86 **LAW AND PRACTICE**

87 **19. - English Law and Practice Clause**

88 **19** This insurance is subject to English law and practice.

[Post Note]

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89 **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 the Underwriters and the right to such cover is
dependent upon compliance with this obligation.

Metadata

SiSU Metadata, document information

Document Manifest @:

http://www.jus.uio.no/lm/institute.marine.cargo.clauses.c.1982/sisu_manifest.html

Title: Institute Marine Cargo Clauses, C

Creator: Institute Marine Cargo Clauses

Rights: Copyright (C) 1982 Institute Marine Cargo Clauses

Publisher: SiSU <http://www.jus.uio.no/sisu> (this copy)

Date: 1982

Topics Registered: insurance:cargo:standard terms

Version Information

Sourcefile: institute.marine.cargo.clauses.c.1982.sst

Filetype: SiSU text 2.0

Source Digest: SHA256(institute.marine.cargo.clauses.c.1982.sst)=ab938d24-2adc51ac47f2694963d4c5d7b1dc7a356b4aad655c0ddb96021722e

Skin Digest: SHA256(skin_lm.rb)=5acda64a9532f9ef6b71693da2b471d4efac2f23-a8499e68de066eec8ea9b8e9

Generated

Document (dal) last generated: Tue Sep 21 17:13:07 -0400 2010

Generated by: SiSU 2.6.3 of 2010w30/3 (2010-07-28)

Ruby version: ruby 1.8.7 (2010-08-16 patchlevel 302) [i486-linux]