

**CargoGuard provides flexible 'All Risks' cover - as per the Institute Cargo Clauses 'A' - on an annual basis, suitable for both domestic and international transits by sea, air and land.**



## Cargo module

### Protection against:

- Failure to deliver
- Theft
- Liability for payment of duty
- General Average losses
- Mechanical and electrical derangement
- Returned goods/ shipments
- Consequential and/or financial losses up to £250,000
- Loss or damage caused by strikes, wars, riots and civil commotions

### During:

- Loading and unloading
- Transhipment
- Customs inspections
- Delays in transit
- Concealed damage discovered up to 30 days after delivery

### Additional expenses:

- Discharge expenses – extra internal and external costs incurred sending replacement items
- Forwarding costs – expenses incurred unloading, storing and forwarding items if stopped during transit
- Airfreight replacement costs – up to £10,000 for the swift delivery of replacement items by airfreight
- Container damage – up to £50,000 for the physical loss or damage to containers
- Debris removal – expenses incurred during the removal and disposal of damaged goods

### Sales representatives' samples / engineers' tools and equipment

- Includes tools and equipment that are on site and in vehicles
- Full cover in private dwellings and hotel rooms overnight
- Samples in transit and while being used for demonstration purposes

### Exhibition risks

- 30 days cover
- Includes installation/dismantling/duration and temporary storage at exhibition site
- Up to £10,000 cancellation costs

## Typical clients

CargoGuard is suitable for a wide range of businesses that move their goods domestically or internationally. These could include: manufacturers, suppliers, exporters, importers, wholesalers and retailers.

## Capacity

AIG Extra can cater for premiums up to £5,000.00 online. More complex risks that fall outside our online system will be referred to our marine underwriting team for a bespoke solution.

For more information, please visit [www.aig.co.uk/extra](http://www.aig.co.uk/extra) or review the policy wording for full terms and conditions.

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