



Marine Insurance

This **marine insurance** information is intended to be an overview of the markets typically excluded items unless otherwise specifically agreed by an underwriter. Please note this list may not be complete and is not exhaustive, this may be used for educational purposes only.

Once cover is incepted, please review your policy documentation to see the insurer specific exclusions to be read in conjunction with policy wordings.

SUBJECT MATTER

Every description of approved goods and/or manufactured and raw material of a non-fragile, non-volatile, non-hazardous nature, suitably packed and protected to withstand the normal rigours of the transit undertaken.

However, the following items are **excluded** absolutely unless specifically agreed by Underwriters prior to sending:

- Alcoholic beverages of all kinds
- Art work, antiques, to include: Paintings, Drawings, Prints, Antique Rugs, Antique Carpets, Tapestries, Pictures, Antique
- Manuscripts, Antique Furniture, Bronzes, Sculptures, Statues, Silverware, Antique Clocks, Memorabilia, Porcelain, Antique
- Glassware, Antique China, Terracotta, Pottery, Antique Mirrors and/or similar
- Containers including ISO Tanks (All Risks). (Contents not included)
- Documents of all kinds
- Monies of every description, securities, negotiable documents or instruments, bonds, bullion, stamps, credit and debit
- cards including telephone calling cards
- Games consoles, tablet computers (including ipads), e-readers & other similar electronic devices, digital camera photo sticks
- Fresh fish, fresh meat, fresh fruit and fresh vegetables
- Frozen fish, frozen meat and frozen food
- Furs, hides and skins
- Fishmeal
- Refined or raw sugar and coffee beans
- Household goods, personal effects and personal motor vehicles
- Jewellery
- Watches
- Living creatures, dead creatures and life forms of any type
- Metals (other than iron and steel) in raw, scrap or ingot form
- Micro chips, mother boards and/or memory of any kind which is not part of a complete system
- Mobile telephones, components, parts and accessories
- Motor vehicles
- News print / pulp / reels of paper
- Perfume
- Precious stones, semi-precious stones or precious metals
- Sheet glass
- Tobacco, tobacco products, cigars and cigarettes
- Timber
- Weapons, arms, ammunition, explosives and/or parts, associated accessories, materials, ingredients, technology of all