

INSTITUTE CARGO CLAUSES (A)

RISKS COVERED

Risks

1. This insurance covers all risks of loss of or damage to the subject-matter insured except as excluded by the provisions of Clauses 4, 5, 6 and 7 below.

General Average

2. This insurance covers general average and salvage charges, adjusted or determined according to the contract of carriage 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 below.

"Both to Blame Collision Clause"

3. This insurance indemnifies the Assured, in respect of any risk insured herein, against liability incurred under any Both to Blame Collision Clause in the contract of carriage. In the event of any claim by carriers under the said Clause, the Assured agree to notify the Insurers who shall have the right, at their own cost and expense, to defend the Assured against such claim.

EXCLUSIONS

4. In no case shall this insurance cover
 - 4.1 loss damage or expense attributable to wilful misconduct of the Assured
 - 4.2 ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the subject-matter insured
 - 4.3 loss damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject-matter insured to withstand the ordinary incidents of the insured transit where such packing or preparation is carried out by the Assured or their employees or prior to the attachment of this insurance (for the purpose of these Clauses "packing" shall be deemed to include stowage in a container and "employees" shall not include independent contractors)
 - 4.4 loss damage or expense caused by inherent vice or nature of the subject-matter insured
 - 4.5 loss damage or expense caused by delay, even though the delay be caused by a risk insured against (except expenses payable under Clause 2 above)
 - 4.6 loss damage or expense caused by insolvency or financial default of the owners managers charterers or operators of the vessel where, at the time of loading of the subject-matter insured on board the vessel, the Assured are aware, or in the ordinary course of business should be aware, that such insolvency or financial default could prevent the normal prosecution of the voyage
This exclusion shall not apply where the contract of insurance has been assigned to the party claiming hereunder who has bought or agreed to buy the subject-matter insured in good faith under a binding contract
 - 4.7 loss damage or expense directly or indirectly caused by or arising from the use of any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
5. 5.1 In no case shall this insurance cover loss damage or expense arising from
 - 5.1.1 unseaworthiness of vessel or craft or unfitness of vessel or craft for the safe carriage of the subject-matter insured, where the Assured are privy to such unseaworthiness or unfitness, at the time the subject-matter insured is loaded therein
 - 5.1.2 unfitness of container or conveyance for the safe carriage of the subject-matter insured, where loading therein or thereon is carried out prior to attachment of this insurance or by the Assured or their employees and they are privy to such unfitness at the time of loading.
- 5.2 Exclusion 5.1.1 above shall not apply where the contract of insurance has been assigned to the party claiming hereunder who has bought or agreed to buy the subject-matter insured in good faith under a binding contract.
- 5.3 The Insurers 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.
6. In no case shall this insurance cover loss damage or expense caused by
 - 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 (piracy excepted), and the consequences thereof or any attempt thereat
 - 6.3 derelict mines torpedoes bombs or other derelict weapons of war.
7. In no case shall this insurance cover loss damage or expense
 - 7.1 caused by strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions
 - 7.2 resulting from strikes, lock-outs, labour disturbances, riots or civil commotions
 - 7.3 caused by any act of terrorism being an act of any person acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted

1 1 34 Institute Replacement Clause In The Event Of Loss

Victor Dover



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The Institute Clauses N. G. Hudson, N. Geoffrey Hudson, J. C. Allen (F.C.I.I.), 1999 The Institute Clauses are well known as the London market policy forms for marine insurance and are in worldwide daily use This highly practical book examines and analyses these clauses showing their background and development and placing them in the context of the everyday work of the professionals who have to deal with them Including coverage of the Institute Time Clauses Hulls of 1995 with the previous form of 1 10 83 the IMTA Frozen Meat Extension Clauses and the effect of the ISM Code this book is written with the needs of professionals in mind **Reference Book of Marine Insurance Clauses** Witherby and Company, 1997

Marine Underwriting CII Tuition Service, 1985 *Analysis of Marine Insurance Clauses* Victor Dover, 1960 *A Handbook to Marine Insurance* Victor Dover, 1957 **Marine Insurance** Nicholas Kouladis, 1991 *Fall Meeting* Maritime Law Association of the United States, 1998-11 *Document* Maritime Law Association of the United States, 1997 *Marine Insurance* Donald O'May, Julian Hill, 1993 Starting with an historical view of marine insurance this book then deals specifically with hull and cargo perils and cargo exclusions and goes on to cover cause sue and labour general average salvage total loss subrogation and double insurance It is intended for lawyers and non lawyers **Insurance of Exports** Harold A. Turner, 1952 **The Post Magazine and Insurance Monitor**, 1926 **Finance of International Trade** Alasdair Watson, 1981 **Global Business Law** John Warren Head, 2007 This text with its accompanying documentary Handbook for Global Business Law substantially revises and updates the very popular first edition of Global Business Law by David Frisch and Raj Bhala In doing so this second edition provides students of international business law especially in law schools but also in practice with a clear story line that addresses key questions facing international business lawyers as they advise clients on the three main forms of international business commercial sales licensing franchising and foreign direct investment In particular the new edition provides helpful chapter overviews and Study Questions to highlight key elements to be drawn from the material These new features together with a streamlining of case reports and secondary materials a modest restructuring of the topics presented additional illustrations and sample forms and an updating from the earlier edition combine to make this text a clean and comprehensive introduction to the principles and practice of global business law **111** **Incoterms 2020** 111 **The IMLI Manual on International Maritime Law: Shipping law** David Joseph Attard, Malgosia Fitzmaurice, Norman A. Martínez Gutiérrez, IMO International Maritime Law Institute, 2014 This three volume Manual on International Maritime Law presents a systematic analysis of the history and contemporary development of international maritime law by leading contributors from across the world Prepared in cooperation with the International Maritime Law Institute the International Maritime Organization's research and training institute this a uniquely comprehensive study of this fundamental area of international law Volume II Shipping Law provides a detailed understanding

of the historical development of shipping law looking at concepts sources and international organizations relating to shipping law nationality registration and ownership of ships ship sale and shipping contracts ship management and ship finance arrest of ships international trade and shipping documents carriage of goods passengers and their luggage by sea maritime labor law law of maritime safety law of marine collisions law of salvage law of wrecks law of general average law of towage law of harbors and pilotage limitation of liability for maritime claims and law of marine insurance Volume II published in October 2014 addresses the major issues which arise in the law of the sea The forthcoming Volume III will provide analysis of marine environmental law and maritime security law The full three volume Manual will set out the entirety of international maritime law re stating and re examining its fundamental principles how it is enacted and the issues that are shaping its future It will be a superlative resource for those working with or studying this area of law

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Table of Contents 1 1 34 Institute Replacement Clause In The Event Of Loss

1. Understanding the eBook 1 1 34 Institute Replacement Clause In The Event Of Loss
 - The Rise of Digital Reading 1 1 34 Institute Replacement Clause In The Event Of Loss
 - Advantages of eBooks Over Traditional Books
2. Identifying 1 1 34 Institute Replacement Clause In The Event Of Loss
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an 1 1 34 Institute Replacement Clause In The Event Of Loss
 - User-Friendly Interface
4. Exploring eBook Recommendations from 1 1 34 Institute Replacement Clause In The Event Of Loss

- Personalized Recommendations
- 1 1 34 Institute Replacement Clause In The Event Of Loss User Reviews and Ratings
- 1 1 34 Institute Replacement Clause In The Event Of Loss and Bestseller Lists
- 5. Accessing 1 1 34 Institute Replacement Clause In The Event Of Loss Free and Paid eBooks
 - 1 1 34 Institute Replacement Clause In The Event Of Loss Public Domain eBooks
 - 1 1 34 Institute Replacement Clause In The Event Of Loss eBook Subscription Services
 - 1 1 34 Institute Replacement Clause In The Event Of Loss Budget-Friendly Options
- 6. Navigating 1 1 34 Institute Replacement Clause In The Event Of Loss eBook Formats
 - ePub, PDF, MOBI, and More
 - 1 1 34 Institute Replacement Clause In The Event Of Loss Compatibility with Devices
 - 1 1 34 Institute Replacement Clause In The Event Of Loss Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of 1 1 34 Institute Replacement Clause In The Event Of Loss
 - Highlighting and Note-Taking 1 1 34 Institute Replacement Clause In The Event Of Loss
 - Interactive Elements 1 1 34 Institute Replacement Clause In The Event Of Loss
- 8. Staying Engaged with 1 1 34 Institute Replacement Clause In The Event Of Loss
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers 1 1 34 Institute Replacement Clause In The Event Of Loss
- 9. Balancing eBooks and Physical Books 1 1 34 Institute Replacement Clause In The Event Of Loss
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection 1 1 34 Institute Replacement Clause In The Event Of Loss
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine 1 1 34 Institute Replacement Clause In The Event Of Loss
 - Setting Reading Goals 1 1 34 Institute Replacement Clause In The Event Of Loss
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of 1 1 34 Institute Replacement Clause In The Event Of Loss

- Fact-Checking eBook Content of 1 1 34 Institute Replacement Clause In The Event Of Loss
- Distinguishing Credible Sources

13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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