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FOR MORE INFORMATION, PLEASE CALL:



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**6827 2784**  
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Singapore 068807  
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Co. Reg. No. 200412212G

**MARINE CARGO INSURANCE**

**Protecting cargo  
shipments by  
land, air or sea.**

In the pocket folder, you will find a questionnaire which you need to fill in and mail or fax to the Marine Department for a quotation. Please address this to 4 Shenton Way #21-01 SGX Centre 2 Singapore 068807 or fax it to 6827 7803.

## ABOUT MSIG INSURANCE (SINGAPORE) PTE. LTD.

MSIG Insurance (Singapore) Pte. Ltd. provides a wide range of general insurance products covering Property, Personal Accident, Marine Cargo, Healthcare, Motor, Liability, Engineering, Bonds, Home Contents, Personal Effects and other classes of casualty business, to meet the needs of businesses as well as individuals.

The Company is ISO 9001:2000 certified, an affirmation of our commitment to providing quality products and services. As a leading general insurer, our innovative products are a result of our in-depth knowledge and extensive experience in the insurance market in Singapore and across Asia. We also take pride in the strong relationships developed with our customers based on our philosophy of service excellence.

MSIG Insurance (Singapore) Pte. Ltd. offers an array of products and services including Marine Cargo Insurance. To guide you on the choice of cargo coverage, please note the outline of the main coverages on Institute Cargo Clauses "A", "B" or "C". Conditions and exclusions are as per the Institute Cargo Clauses 1/1/1982 which will be provided on request.

### INSTITUTE CARGO CLAUSE (A), (B) & (C) CLAUSES SUMMARY CHART - RISK COVERED / EXCLUDED

RISKS	'A' Clauses	'B' Clauses	'C' Clauses
• Fire or Explosion	✓	✓	✓
• Vessel/Craft being stranded, grounded, sunk or capsized	✓	✓	✓
• Overturning or derailment of land conveyance	✓	✓	✓
• Collision or contact of vessel, craft or conveyance with external object other than water	✓	✓	✓
• Discharge of cargo at a port of distress	✓	✓	✓
• Earthquake, Volcanic eruption or Lightning	✓	✓	X
• General Average Sacrifice	✓	✓	✓
• Jettison	✓	✓	✓
• Washing Overboard	✓	✓	X
• Entry of sea, lake or river water into vessel, craft, hold, conveyance, container, liftvan or place of storage	✓	✓	X
• Total loss of any package lost overboard or dropped whilst loading on to or unloading from vessel or craft	✓	✓	X
• General Average and Salvage Charges	✓	✓	✓
• Pirates, Thieves and Non-delivery	✓	X	X
• Rough Handling	✓	X	X
• Contamination	✓	X	X

KEY: ✓ - Covered    X - Not covered or excluded