

Schedule for Your Marine Cargo Policy



Your Policy Amendment Schedule

The Schedule forms part of Your policy and replaces the previous Schedule(s).

Please keep The Schedule safe with Your policy.

Policyholder Details

The Policyholder	The Chocolate Detective Ltd
Contact address	149 Southampton Way London Surrey United Kingdom SE5 7EW
Your Business	Chocolate Wholesaling

Policy Amendment Schedule

The Schedule forms part of Your policy and replaces the previous Schedule(s).

Please keep the Schedule safe with your Policy

Policy Number	85514198CXC
Documentation Produced On	14/11/2024
Effective Date	14/11/2024
Renewal Date	01/11/2025
Additional Premium	£0.00
Additional Insurance Premium Tax	£0.00
Total Amount Due	£0.00
Policy Annual Premium	£300.00 The premium stated is non-adjustable

Insurance Adviser Details

Agency Number	2803832
Name	Aviva Insurance

Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Cover – Imports/Exports

Majority Subject Matter Insured selected : Foodstuffs - ambient temperature including jars and tins

Majority Subject Matter Insured detail : Chocolate

Additional Subject Matter Insured selected : None

and/or similar interests all suitably and sufficiently packed and/or protected for transit.

Specifically excluded from this insurance are mobile communications equipment, SIMMs, DIMMs, microchips and microprocessors (unless forming part of a finished item), money, bonds, negotiable instruments, vouchers and gift cards (with a cash value), guns and ammunition and/or similar items to all those listed unless specifically noted under the Endorsement section.

BASIS OF VALUATION

Imports/Exports	Cost, Insurance and Freight plus 10% (Plus Duty if declared)
Inter Company Movements	Replacement Cost
Exhibitions and/or Demonstrations	Not Insured
Engineers Tools/Representatives Samples	Not Insured
Free on Board and/or Similar Exports	Invoice Value

METHOD OF SHIPMENT AND LIMITS

The following limits override anything contained elsewhere in the Policy inconsistent therewith.

Any One Vessel / Aircraft / Road and/or Rail/Conveyance	£60,000
Any One Own Commercial Vehicle	Not insured
Any One Private Vehicle	Not insured
Any One Postal Sending	£5,000
Any One Exhibition and/or Demonstrations	Not Insured
Tools and/or Samples and/or Equipment in any one Engineers and/or Sales Representatives' Vehicle	Not insured
Any One Location and/or Loss and/or series of losses in the ordinary course of transit	£2,000,000

Cover – Inland Transits

Majority Subject Matter Insured selected : Foodstuffs - ambient temperature including jars and tins

Majority Subject Matter Insured detail : Chocolate

Additional Subject Matter Insured selected : None

and/or similar interests all suitably and sufficiently packed and/or protected for transit.

Specifically excluded from this insurance are mobile communications equipment, SIMMs, DIMMs, microchips and microprocessors (unless forming part of a finished item), money, bonds, negotiable instruments, vouchers and gift cards (with a cash value), guns and ammunition and/or similar items to all those listed unless specifically noted under the Endorsement section.

BASIS OF VALUATION

Sold Goods	Invoice Value to Customer excluding VAT
Other Goods	Replacement Costs less an allowance for fair wear, tear and depreciation
Inter Company Movements	Replacement Cost
Exhibitions and/or Demonstrations	Not Insured
Engineers Tools/Representatives Samples	Not Insured

METHOD OF SHIPMENT AND LIMITS

The following limits override anything contained elsewhere in the Policy inconsistent therewith.

Any One Hauliers Vehicle	£15,000
Any One Own Commercial Vehicle	Not insured
Any One Private Vehicle	Not insured
Any One Postal Sending	£5,000
Any One Exhibition and/or Demonstrations	Not insured
Tools and/or Samples and/or Equipment in any one Engineers and/or Sales Representatives' Vehicle	Not insured
Any One Location and/or Loss and/or series of losses in the ordinary course of transit	£2,000,000

Cover – Storage

The policy is extended to cover loss of or damage to the Subject Matter Insured whilst in storage at the Premises outside the ordinary course of transit and subject to the limits shown in The Schedule and in accordance with the JCC and Institute Clauses listed in The Schedule and set out in full in The Cargo Clauses Booklet, as far as applicable.

Majority Subject Matter Insured selected : Foodstuffs - ambient temperature including jars and tins

Majority Subject Matter Insured detail : Chocolate

Additional Subject Matter Insured selected : None

and/or similar interests all suitably and sufficiently packed and/or protected for transit.

Specifically excluded from this insurance are mobile communications equipment, SIMMs, DIMMs, microchips and microprocessors (unless forming part of a finished item), money, bonds, negotiable instruments, vouchers and gift cards (with a cash value), guns and ammunition and/or similar items to all those listed unless specifically noted under the Endorsement section.

BASIS OF VALUATION

Sold Goods	Invoice Value to Customer excluding VAT
Unsold Goods	Cost, Insurance and Freight plus 10%

INSURED PREMISES AND MAXIMUM SUM INSURED AT RISK (subject to Pro-rata Condition of Average as per the Average Clause)

Unit 8-10, Parkside Farm Shortgate Lane Laughton Lewes East Sussex BN8 6DG	£30,000
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Storage Excess

Unless otherwise specified, the Insured shall bear the first £500 of each and every claim.

Cover – Voyage / Rate Schedule

United Kingdom to / from: Estimated Value of Sendings

Inland Transit within the United Kingdom	£198,000
Western Europe	£258,000
North America	£2,000

Definition of Territories	
United Kingdom	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
Western Europe	Andorra, Austria, Belgium, Denmark, Finland, Faroe Islands, France, Germany, Gibraltar, Greenland, Holy See (Vatican), Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Republic of Ireland, Portugal, San Marino, Spain, Sweden and Switzerland.
Eastern Europe	Bulgaria, Croatia, Cyprus, Czech Republic, Estonia, Georgia, Greece, Hungary, Latvia, Lithuania, Macedonia, Malta, Moldova, Montenegro, Poland, Romania, Serbia, Slovakia and Turkey.
North America	Bermuda, Canada, Hawaii and United States of America.
Middle East	Bahrain, Israel, Jordan, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates.
Far East, Australia or the Indian Sub-Continent	Cambodia, China, Hong Kong, Indonesia, Japan, Laos, Malaysia, Mongolia, Philippines, Singapore, South Korea, Taiwan, Thailand and Vietnam, Australia, Fiji, New Zealand, Papua New Guinea, Solomon Islands, Tasmania, Tonga and Western Samoa, Bangladesh, Bhutan, India, Madagascar, Maldives, Mauritius, Nepal, Seychelles and Sri Lanka.
Rest of World	All countries in the world in addition to the above but excluding the countries listed under Excluded Territories as shown below.

Excluded Territories

This policy does not cover sending's to from or between any country(ies) or territory(ies) or to from or between any place or places within such country(ies) or territory(ies) listed in the policy under Excluded Territories unless such cover has been expressly granted by Us in writing prior to the commencement of any transit involving any such sending.

Afghanistan	Nigeria
Burundi	North Korea
Central African Republic	Pakistan
Crimea	Republic of Belarus
Cuba	Russia
Democratic Republic of Congo	Somalia
Eritrea	South Sudan
Iran	Sudan
Iraq	Syria
Lebanon	Ukraine
Libya	Venezuela
Mali	Yemen
Myanmar	

Or any country where local legislation precludes the insurance from being placed outside of the country or requires cover to be affected under a locally arranged insurance (unless specifically agreed by Us).

Conditions

The following JCC and Institute Clauses apply and are set out in full in The Cargo Clauses Booklet

Aviva Marine Cargo Policy

Institute Cargo Clauses (A) CL382 01/01/2009

Institute Cargo Clauses (C) CL384 01/01/2009 applicable in respect of Packers' Premises

Institute Cargo Clauses (Air) CL387 01/01/2009

Institute War Clauses (Cargo) CL385 01/01/2009

Institute War Clauses (Air Cargo) CL388 01/01/2009

Institute War Clauses (Sendings by Post) CL390 01/03/2009

Institute Strikes Clauses (Cargo) CL386 01/01/2009

Institute Strikes Clauses (Air Cargo) CL389 01/01/2009

Marine Cyber Endorsement LMA5403 11/11/2019

Institute Classification Clause CL354-01/01/2001

Institute Radioactive Contamination Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause – CL370

Institute Replacement Clause CL372 – 01/12/2008

Institute Replacement Clause – Proportional Valuation CL373 – 1/12/2008

Institute Replacement Clause – Obsolete parts Endorsement JC2008/023

Termination of Transit Clause (Terrorism) JC 2009/056 – 01/01/2009

Contracts (Rights of Third Parties) Act 1999 Exclusion Clause (Cargo) JC – 2000/02

Cargo Accumulation JC2012/10

Cargo ISM Endorsement JC 98/019

Cargo ISM Forwarding Charges Clause Contracts (Rights of Third Parties) Act 1999

Sanction Limitation and Exclusion Clause JC2010/014 (11/08/10)

Communicable Disease Exclusion (Cargo) JC2020-011 17/04/2020

Excess Clause

The Insured shall bear the first £250 of each and every claim.