## **HDFC ERGO General Insurance**



## **Comparison with other alternatives**

Marine Cargo Insurance						
Institute Cargo Clauses						
Perils	ICC C	ICC B	ICC A			
	Base offering					
Fire or Explosion	<b>✓</b>	~	All Risk Cover			
Stranding, Grounding, Sinking or Capsizing of the vessel	•	<b>&gt;</b>				
Overturning or Derailment of Land Conveyance	~	<b>~</b>				
Collision on or Contact of Ship, Craft or Conveyance with anything other than Ship or Craft (excludes Water but not Ice)	•	>				
Discharge of Cargo at Port of Distress	<b>&gt;</b>	>				
General Average Sacrifice	<b>&gt;</b>	>				
Jettison	<b>✓</b>	~				
Washing overboard		~				
Loss over board during Loading / Discharge (total loss only)		<b>&gt;</b>				
Sea, Lake, River water entering Ship, Craft, Hold Conveyance Container Lift Van or Place of Storage.		<b>~</b>				
Earthquake Volcanic Eruption or lightening		~				

Inland Transit Clauses					
Perils	ITC C	ITC B	ITC A		
	Base Offering	Wider Cover			
Fire or explosion	~	~			
Lightning	~	~	All Risk Cover		
Breakages of bridges		~			
Earthquake and Volcanic Eruption		~			
Collision with or by the carrying vehicle/ railway wagon		•			
overturning of the carrying vehicle/ railway wagon		•			

## **HDFC ERGO General Insurance**



Derailment or accidents of like		
nature to the carrying railway	<b>✓</b>	
wagon/vehicle		