

SUMMARY TABLE OF THE COGFRIN RSA TRANSPORT POLICY MAIN GUARANTEES 2018

31.12.2017 - 31.12.2018

RCV SECTION

Object of cover: civil liability with compensation payable in accordance with the law in respect of liability for loss or damage of goods handed over for carriage.

Insurance limits	€40,000.00 in accordance with the provisions of Art. 1,696.
	€250,000.00 limited to CMR [Convention on the Contract for the International Carriage of Goods by Road] transport.
	€500,000.00 limited to the transport of machinery, plant and related parts, in case of wilful misconduct/gross negligence.
Guarantees	CL. 1-3-3-5-6 RCV2006
	Events due to force majeure - in case of a judgment that has the force of <i>res judicata</i> because it is impossible to prove the exonerating cause, the responsibility of the robbery/earthquake/sabotage /acts of vandalism/fraud/flood/transport entrusted to third parties.
	Extension for the transport of household goods.
	Costs of clearing/road cleaning/destruction/disposal/recovery of goods - up to a limit of €10,000.00
	Wrapping and packaging - up to a limit of €5,000.00.
	Undue appropriation - 20% co-payment, €250.00 min.
Co-payment or deductibles	Loss or breakdown due to theft - 10% co-payment €250.00 min.
	Removal of goods for theft - 10% co-payment €250.00 min.
	Damages caused by events of force majeure - 20% co-payment €250.00 min. (robbery, strikers, terrorism, sabotage, acts of vandalism and fraud, floods, tornadoes and hurricanes).
	Fixed deductible of €250.00 for all other damages.

MULTIMODAL TRANSPORT OPERATOR (MTO) SECTION

Object of the cover: compensation for damages caused by the operations of shippers/carriers, in accordance with the law and the contract for material losses and damages suffered by goods, for economic losses suffered by persons entitled within the provisions of the policy (contractual non-compliance - delivery of non-compliant goods - omissions/errors - costs of removal, disinfection, fumigation, destruction of goods, redirection to exact destination.)

Insurance limits	€350,000.00 per means of transport.
	€700,000.00 per event in case of accumulation for the same means.
	€516,000.00 for FBL [<i>Fiata Bill of Lading</i>].
Main co-payment or deductibles	Loss or breakdown due to theft - 10% co-payment €250.00 min.
	Loss or breakdown due to theft without finding the vehicle - 20% co-payment €250.00 min.
	10% co-payment €250.00 min. for all damages.
	20% co-payment €250.00 min. for embezzlement.

INSURANCE FOR LIABILITY OF THE SHIPPER SECTION

<p>Object of the cover: indemnity of the sums paid as the shipper/carrier/multimodal transport operator/customs operator for liability resulting from their own errors and/or omissions or those of the entities used by them, for whom they are liable, closely linked to the completion of the shipping orders received. The liability derived from the CGA applied by Italian shippers for international shipments ed. 1975 is included.</p>	
Main insured risks	Erroneous choice of the carrier or means of transport.
	Error or omission in the instructions provided to the carrier for the execution of the transport.
	Failure to notify the sender or recipient.
	Failure, incorrect or delayed execution/delivery of the shipment, including the cost of sending the goods to destination.
	Missing or incorrect compilation and/or re-direction of documents.
	Incorrect delivery of goods to entities other than those that are authorised.
	Breaches and/or infringements committed without intent or gross negligence of rules relating to import and export.
	Failure or incorrect completion.
	Fines, sanctions or pecuniary penalties imposed on the insured party/policyholder.
	The costs of removal, disinfection or quarantine, fumigation and destruction of goods, following a claim or order from the relevant authorities.
Indirect damages not deriving from deliberately assumed obligations.	
Insurance limits	€50,000.00 per claim with a limit of €100,000.00 per year.
Co-payment or deductibles	10% co-payment €250.00 min.
"ON BEHALF" SECTION	
<p>Object of cover: compensation for material and direct damages and/or losses that insured goods may suffer during transport and/or shipments performed by the policyholder or its representatives, on behalf of the legitimate owners who, as well as being in charge of the transport of goods, issued a written mandate before the start of the journey with the request for insurance cover on their behalf, with the exclusion of sub-contracted transport for which the policyholder has received a mandate from other carriers and/or shippers.</p>	
Insurance limits	€400,000.00 for lifting truck up to €1,000,000.00, subject to communication and the application of an additional premium.
	€600,000.00 for train set for lifting truck up to € 1,000,000.00 subject to communication and the application of an additional premium.
	€2,000,000.00 for vessel.
	€1,000,000.00 for plane.
	€1,000,000.00 for stock in transit.
Guarantees	CL. 83/01 - 83/05 - 83/06 - 83/14 for land shipment.
	ICC (A) (AIR) (CARGO) (AIR CARGO) - IWC (AIR CARGO) - ISC (CARGO) - Ship age table - CIE for sea/air shipments.
	Loading and unloading.
	Used and/or unpackaged goods.
	Used and/or unpackaged goods.
	Container clause - Risk notification (by way of derogation from points A and B cl. 81/01 and 83/05)
Co-payment or deductibles	10% co-payment €250.00 min. for theft, robbery, loss, missing delivery, tampering and shortages in general.
	30% co-payment €250.00 min. for embezzlement.

Fixed deductible of €250.00 for all other damages.

RULES COMMON TO ALL SECTIONS

Territorial limits	<p>Whole world with the exclusion of shipments for: - Countries with laws that require cover with local insurance companies. - Countries subject to sanctions, prohibitions and/or restrictions, established by the United Nations, European Union, Great Britain and United States. Including transport with Russia as the destination, acknowledging that the Insured customers are Italian companies and that the insured goods do not belong to the category of dual-use products and technologies and are not, in any case, subject to embargo.</p> <p>- For countries considered at risk, as indicated on the website http://watch.exclusive-analysis.com/jccwatchlist.html, the cover is understood as provided as follows:</p> <p>Countries with “high” or “elevated” risk - without the need for prior authorisation but, with prior communication in order to evaluate the application of an additional premium. - “Severe”</p> <p>countries - with communication before the start of the trip and at rates and conditions to be agreed upon: - The following</p> <p>countries are consistently excluded: Afghanistan, Cuba, Pakistan, Myanmar, Iran, Liberia, Libya, North Korea, Sierra Leone, Somalia, Sudan, Syria and Yemen.</p>
	Stock in transit
	Good faith
This sheet does not replace the data indicated in the policy and is only an indicative summary of the main conditions.	