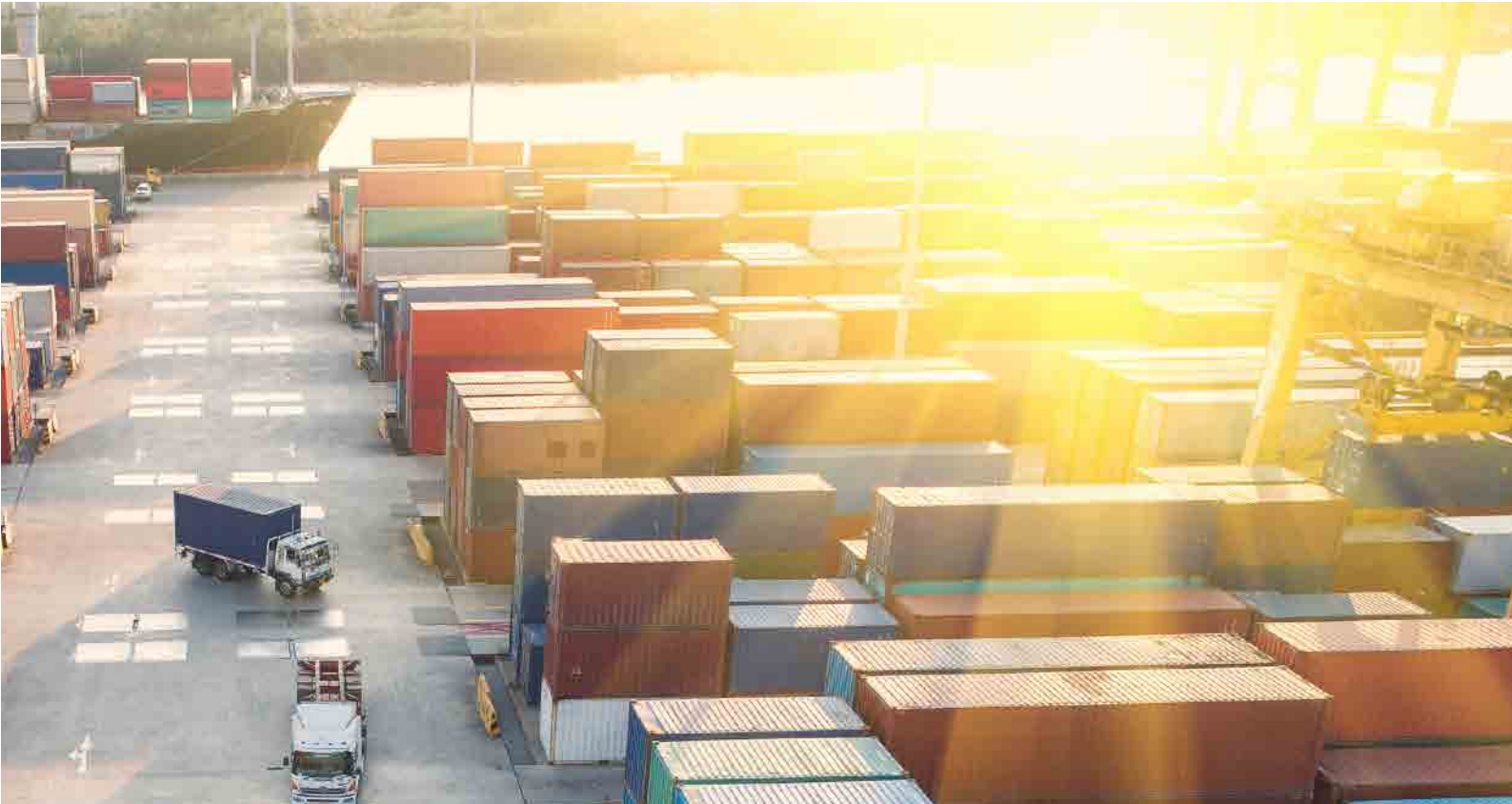




A Company of **Allianz** 



# CARGO INSURANCE WITHIN AUSTRALIA

FEATURES AND BENEFITS  
AUSTRALIAN MARKET

# AM&T is a leading specialist in marine and transit insurance.

The team at AM&T are the trusted experts in Australia and New Zealand when it comes to the sometimes complex world of marine and transit insurance.

At AM&T, we provide specialist knowledge, superior service and support, all with the security of knowing your policy is backed by the global strength of Allianz.

## Why you should choose our Cargo Insurance within Australia wording

### Specialist Underwriting and Claims Handling

AM&T is an Australian organisation that specialises in providing insurance products for Cargo, Commercial Hull and Marine Liabilities.

### Flexibility

Cover options in a single wording for:

- movements in the insured's own vehicles;
- a wide range of commodities including, general (dry) cargo, refrigerated, perishable or chilled goods, livestock, motor vehicles and many others.

### Cover

Cover automatically includes a variety of commonly requested clauses/extensions, for example:

- Accumulation
- Acquired Companies
- Buyers/Sellers Contingency
- Brands
- Delayed Unpacking
- Expediting Expenses
- Sealed Container
- Sorting Charges
- Strikes Diversion Expenses

For further details and a full list, see the features and benefits summary which follows.

## How you can obtain a quote

Contact your insurance broker to obtain a quote from AM&T.

## Summary of Cover

Loss of or damage to the Goods described in the Schedule whilst in Transit within Australia. The Transit Clause is broadly defined on a "floor to floor" basis and specialist loading/unloading provisions are incorporated for livestock and motor vehicle transportation.

Options are available for Accidental Damage or Specified Events. The former includes insufficiency of packaging cover where carried out by a third party or where You have packed the goods yourself and have taken all reasonable precautions and there is no lack of due care.

Additional benefits include:

- Container Demurrage Charges (\$50,000)
- Debris Removal/Clean up (\$100,000)
- Employee Personal Property (\$2,000)
- Exhibitions/Demonstrations (\$100,000, 21 days)
- Expediting expenses (\$10,000)
- Fumigation and Decontamination (\$25,000)
- Livestock – Agistment, Mustering, Wandering off – \$25,000, \$1,000 per animal each cover
- Loss of information/data/media (50,000)
- On forwarding costs
- Packaging, Containers and Equipment (\$50,000)
- Repacking Costs
- Resecuring Costs (\$10,000)
- Traveller's Samples (\$10,000)
- Tools of Trade (\$10,000)
- Transport outside Geographic Limits

## Getting in touch with us is very simple

For general enquires please contact [marine@allianz.com.au](mailto:marine@allianz.com.au)

The policy wording, proposal form and other supporting documentation including a list of contacts can be found on our website: [www.amandtaustralia.com.au](http://www.amandtaustralia.com.au)

## Features and benefits of the AM&T Cargo Insurance within Australia Policy

Policy Features	Policy Benefits
Definition of Goods	<p>Automatically includes:</p> <ul style="list-style-type: none"> <li>• Retail and Sales Packaging</li> <li>• Shipping Containers</li> <li>• Stock Transfers</li> <li>• Return Goods</li> <li>• Traveller's Samples</li> <li>• Tools of Trade</li> </ul> <p>Specifies clearly the types of goods where special acceptance by underwriters is required.</p> <p>Small consignments, limited quantities or retail distribution loads of dangerous goods where concession is provided under the current Australian Dangerous Goods Code are covered as general goods.</p>
Cover for transport in insured's own vehicles	Policy extended to specifically include carriage in Your own vehicles where applicable.
Motor vehicles, livestock	Special transit clause provisions incorporated e.g. for movements of Goods which are motor vehicles including limited movements (within 200 metres of the conveying vehicle) under their own power as part of the loading/unloading process.
Transit Clause	<p>"Floor to floor" wording. Includes the following extensions:</p> <ul style="list-style-type: none"> <li>• Packers Clause</li> <li>• Incidental storage</li> <li>• Reconsigned/Reshipped goods</li> <li>• Shut Out</li> <li>• Overcarried Clause</li> </ul>
Cover A	<p>Accidental loss or damage, deliberate act of a third party and insufficient packing where carried out by a third party, or by the insured providing no lack of due care/diligence.</p> <p>Cover for refrigerated/temperature controlled goods includes deterioration following variation in temperature for more than 4 hours (can be varied) as a result of accidental malfunction/failure of machinery or mismanagement by the third party carrier.</p>
Cover B	Specified events cover. Automatically includes theft of Insured Goods from the Conveying Vehicle following forcible and violent entry, pilferage or non-delivery.

Policy Features	Policy Benefits
Additional benefits	<ul style="list-style-type: none"> <li>• Accumulation</li> <li>• Acquired Companies</li> <li>• Automatic Reinstatement</li> <li>• Brands</li> <li>• Buyers/Sellers Contingency</li> <li>• Container Demurrage Charges (\$50,000)</li> <li>• Debris Removal/Clean up (\$100,000)</li> <li>• Delayed Unpacking</li> <li>• Employee Personal Property (\$2,000)</li> <li>• Exhibitions/Demonstrations (\$100,000, 21 days)</li> <li>• Expediting expenses (\$10,000)</li> <li>• Fumigation and Decontamination (\$25,000)</li> <li>• Insolvency of Carriers</li> <li>• Interests of Other Parties</li> <li>• Livestock – Agistment, Mustering, Wandering off – \$25,000, \$1,000 per animal each cover</li> <li>• Loss of information/data/media (\$50,000)</li> <li>• On-forwarding costs</li> <li>• Packaging, Containers and Equipment (\$50,000)</li> <li>• Repacking Costs</li> <li>• Resecuring Costs (\$10,000)</li> <li>• Sealed Container</li> <li>• Sorting Charges</li> <li>• Strikes Diversion Expenses</li> <li>• Sue and Labour</li> <li>• Tools of Trade (\$10,000)</li> <li>• Transport outside Geographic Limits</li> <li>• Traveller’s Samples (\$10,000)</li> </ul>
Transport outside Geographic Limits	<p>Automatically held covered for one off or repeat transits outside geographical limits specified in the schedule provided the transit is within Australia and declaration is made as soon as practical.</p> <p>Additional premium or excess applies and we reserve the right to request records of such transits.</p>
Declarations	<p>Actual Sendings or Turnover must be declared within 90 days. Adjustments waived for small differences between actuals and estimates (&lt;10%) or where premium is under \$5,000.</p>



For all enquiries please call your insurance intermediary

**[amandtaustralia.com.au](http://amandtaustralia.com.au)**

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AFS Licence No. 234708 ABN 15 000 122 850

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