Moving goods around the world can be a risky business in today’s global market. When cargo is on the move in the sea or in the air or in storage, it is exposed to numerous risks. Accidents and negligence can happen when on sea, land or air or when cargo is being loaded, unloaded or in storage facilities leaving cargo owners with serious cash flow problems if things go wrong.

Having goods delivered to the right place at the right time is crucial. What terms of trade have you arranged for your cargo? Free on Board (FOB) or cost insurance and freight?

Who takes care of Insurance?

To ensure owners are fully protected, HERITAGE MARINE CARGO INSURANCE covers physical loss or damage to cargo on every stage of its journey. We have the ability to offer FULL capacity and the comfort of knowing your cargo is in good hands of ‘A+’ rated company by Global Credit Rating Agency.

Marine Cargo Insurance is most suitable for customers who are involved with the import or export of goods both by sea and air. This type of cover provides protection from physical loss or damage during transit.

Coverage provided under this type will be as peer institute clauses which are uniformly used in international markets.

Marine cargo insurance is now compulsory in Kenya. A certificate of Marine insurance (MCI) issued by a local insurer is one of the documents required by customs authority to clear cargo.

Three types of coverage available under the Heritage Marine Insurance are:

- **All Risk** - Institute Cargo Clause “A” (Cargo).
- **Basic Cover** - Institute Cargo Clause “B” (Cargo)
- **Restricted Cover** - Fire – Institute Cargo Clause “C” (Cargo)

Cover terminates after expiry of 60 days from the date of arrival at the port or at arrival of final destination whichever is earlier.

We offer coverage in the following ways:

- **Single Marine Cargo / Voyage Cover** – an individual cargo policy for a single shipment of goods – suitable for less frequent importers/exporters
- **Marine Open Cargo Cover** - open cover with pre-agreed premiums charged as individual declarations of shipments are made and policy remains in force until cancelled. The arrangement is suitable for frequent importers/exporters

The cover can be extended to cover the following at a premium to be agreed upon:

- Transshipment
- Concealed damages
- Storage beyond 60 days

**Documents required for cover placement**

- A copy of the bill of landing
- Packing list
- Supplier’s Invoices

**Some Common Policy Exclusions**

- Loss, damage, expense attributable to willful misconduct of insured
- Ordinary losses such as loss in weigh or volume of insured items
- Loss, damage, expense caused by insufficient, unsuitable or defective packing or preparation of goods. ‘Packing’ includes stowage in container or lift van but only when such stowage is done prior to attachment of insurance or by the insured or their servants
- Loss, damage, expense from insolvency or financial default of owners, managers, charterers or operators of the vessel
- Nuclear weapons risk
- Loss, damage, expense caused by or resulting from strikes, lockouts, labour disturbances, riots, civil commotions or caused by any person

**Loss, Damage or Expense arising from:**

- Unseaworthiness of vessel or craft
- Unfitness of vessel, craft, conveyance, container and lift van for safe carriage of interest insured where the assured or their servants are privy at the time of loading
- NB: War and strikes covers are available at an additional premium:

**Claims Documents**

**Sea Cargo**

- Original Marine Insurance Certificate
- Original Bill of Lading
- Charter – party
- Supplier’s Invoice
- Packing List
- Customs Entry Form C63

**Air Cargo**

- Air Waybill
- Arrival Cargo Advice
- Arrival / Transfer Manifest
- Check Weigh Docket
- Delivery or Release Order

Please contact your broker/agent or contact our offices directly

*Policy Terms and Conditions apply.*