

# Combined Cargo Insurance

Features and Benefits



# GT Insurance is a leading specialist in marine and transit insurance

The team at GT Insurance are the trusted experts in Australia when it comes to the sometimes complex world of marine and transit insurance.

At GT Insurance, 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 Combined Cargo Insurance Policy

### Specialist Underwriting and Claims Handling

GT Insurance 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:

- Imports, exports, inland movements;
- 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;
- Brands;
- Cargo ISM Forwarding Charges;
- Container Demurrage Charges;
- Debris Removal/Clean Up;
- Expediting Expenses;
- Sealed Container;
- 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 GT Insurance.

## Summary of Cover

### Section 1 – Transits within Australia

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 Insured 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.

Automatic cover for:

- Exhibitions/Demonstrations (\$100,000, 21 days);
- Livestock – Agistment, Mustering, Wandering Off – \$25,000, \$1,000 per animal each cover;
- On forwarding costs;
- Traveller's Samples (\$10,000);
- Tools of Trade (\$10,000);
- Employee Personal Property (\$2,000).

### Section 2 – Imports to and exports from Australia

Loss of or damage to the Goods described in the Schedule whilst in Transit within the geographical limits specified on the basis of the specified Institute Cargo Clauses.

The Transit clause under Institute wordings is broadened to be consistent with inland wording.

Additional benefits (this section):

- Buyers Contingency (Difference in Conditions);
- Certificates of Insurance/Letter of Credit;
- Duty;
- FOB/CFR Pre-Shipment;
- Insufficiency of Packaging;
- Sellers Interest;
- Unseaworthiness/Unfitness cover write back.

## 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: [gtins.com.au](http://gtins.com.au)

# Features and benefits of the GT Insurance Annual Combined Cargo Insurance Policy

Policy Features	Policy Benefits
Definition of Goods	<p>Automatically includes: retail and sales packaging, shipping containers, stock transfers, return goods, traveller's samples and tools of trade.</p> <p>Specifies clearly the types of Goods where special acceptance by underwriters is required. 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 Transit 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 (both inland and import/export movements). 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 – Inland (Section 1)	<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 – Inland (Section 1)	Specified events cover. Automatically includes theft of Insured Goods from the Conveying Vehicle following forcible and violent entry, pilferage or non-delivery.
Inland cover Additional Benefits	<ul style="list-style-type: none"> <li>• Exhibitions/Demonstrations (\$100,000, 21 days)</li> <li>• Livestock – Agistment, Mustering, Wandering Off – \$25,000, \$1,000 per animal each cover</li> <li>• On forwarding costs</li> <li>• Traveller's Samples (\$10,000)</li> <li>• Tools of Trade (\$10,000)</li> <li>• Employee Personal Property (\$2,000)</li> </ul>
Cover – Imports and Exports (Section 2)	<p>Transit Clause extended as per inland section.</p> <p>Automatically includes cover for insufficient packaging where goods are insured on Institute Cargo Clauses (A) or similar.</p>

## Policy Features

Additional Benefits  
(Section 2)

## Policy Benefits

- Buyers Contingency (Difference in Conditions)
- Certificates of Insurance/Letter of Credit
- Duty
- FOB/CFR Preshipment
- Insufficiency of Packaging
- Sellers Interest
- Unseaworthiness/Unfitness cover write back

Additional Benefits  
common to Sections 1  
and 2

Large number of commonly requested cover extensions are automatically provided:

- Accumulation Clause
- Acquired Companies (60 day notice period)
- Automatic Reinstatement
- Brands Clause
- Cargo ISM Forwarding Charges
- Container Demurrage Charges (\$50,000)
- Debris Removal/Clean Up (\$100,000)
- Delayed Unpacking (90 days)
- Expediting Expenses (\$50,000)
- Fumigation and Decontamination Clause (\$50,000)
- Insolvency of Carriers – cover write back
- Interests of Other Parties
- Loss of Information/Data/Media (\$50,000)
- Packaging, Containers and Equipment (\$50,000)
- Repacking Costs
- Resecuring Costs (\$10,000)
- Sealed Container Clause
- Sorting Charges Clause
- Strikes Diversion Expenses (\$50,000)
- Sue and Labour

Declarations

Actual Sendings or Turnover must be declared within 90 days. Adjustments waived for small differences between actuals and estimates (< 10%) or where premium is under \$5,000.

For all inquiries please call your insurance intermediary

Contact Your Local GT Insurance Office:

Sydney	02 9966 8820
Parramatta	02 9966 8820
Brisbane	07 3210 0666
Townsville	07 4772 0054
Melbourne	03 8623 2666
Adelaide	08 8232 7645
Darwin	08 8981 7510
Perth	08 9324 1963
Newcastle	02 4920 8698
Albury	02 6023 5308

[gtins.com.au](http://gtins.com.au)

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