

# Institute Cargo Clauses

## Comparison of Cover

Loss or damage covered under ...	A	B	C
Fire and explosion	✓	✓	✓
Stranding, grounding, sinking or capsizing	✓	✓	✓
Overturning or derailment of land conveyance	✓	✓	✓
Collision	✓	✓	✓
Discharge at port of distress	✓	✓	✓
Total loss of vessel	✓	✓	✓
General Average sacrifice	✓	✓	✓
Jettison of cargo	✓	✓	✓
Earthquake, volcanic eruption or lightning	✓	✓	✗
Washing overboard	✓	✓	✗
Entry of sea, lake, river water to hold or container	✓	✓	✗
Total loss of package during loading/unloading	✓	✓	✗
Rainwater	✓	✗	✗
Malicious damage	✓	✗	✗
Breakage	✓	✗	✗
Shortage	✓	✗	✗
Pilferage	✓	✗	✗
Theft	✓	✗	✗
Wilful misconduct of the Assured	✗	✗	✗
Ordinary leakage, or loss in weight or volume	✗	✗	✗
Ordinary wear and tear	✗	✗	✗
Insufficient or unsuitable packaging or preparation	✗	✗	✗
Inherent vice	✗	✗	✗
Delay	✗	✗	✗
Insolvency or financial default of ship owners	✗	✗	✗
Unseaworthiness or unfitness of vessel or container	✗	✗	✗
War, capture or seizure (but see Institute War Clauses)	✗	✗	✗
Strikes, riots or terrorism (but see Institute Strikes Clauses)	✗	✗	✗