INSURER
Chubb European Group Ltd
PERIOD OF INSURANCE
1st August 2018 - 31st July 2019

COVER
Goods and/or Merchandise of every description of the Assured consisting principally of but not limited to: Facilities for higher learning and those handled by the Assured in the course of their business, the property of the Assured or for which the Assured is legally responsible, or for which they have authority to insure or which are in their care, custody and control, or held in trust by them. Unless stated to the contrary, excluding goods carried for hire or reward.

TERRITORIAL LIMITS
Unless stated to the contrary this Policy shall insure sendings at and from any place or places in the world to any place or places in the world, including domestic transits, inter-company movements, storage, exhibitions and representatives’ samples and engineers’ tools if shown above.

LIMIT OF INDEMNITY
Maximum per road, rail, approved sea, aircraft conveyance £100,000
Maximum per vehicles owned and/or operated by the insured and/or their employees and/or their representatives £100,000
Maximum per location (in the ordinary course of transit) £100,000
Maximum per exhibition, trade fair or show £150,000
Maximum per conveyance in respect of representatives’ samples and/or engineers tools £20,000
Maximum per postal sending £10,000
Maximum per conveyance for hi-tech equipment or components £100,000
Maximum per intercompany movements £100,000

EXCESS
NIL

PRINCIPAL ENDORSEMENTS
Cargo ISM Endorsement
Cargo ISPS Endorsement

SPECIAL PROVISIONS/CONDITIONS
Accumulation Clause
Brands Clause
Cancellation Clause
Deception Clause
Duty and/or Increased Value on Arrival Clause
Errors and Omissions Clause
Exhibitions Clause
Extra Expenses Clause (Debris Removal)
Failure to Notify Loss
General Average & Salvage Clause
Non-Delivery Losses
Packing Clause
Postal Sendings Clause
Re-packing Clause
Second-Hand Replacement Clause
Institute Cargo clauses as detailed within the Policy

**PRINCIPAL EXCLUSIONS**

Contracts (Rights of Third Parties) Act 1999 Exclusion Clause
Excluding wear, tear and gradual deterioration
Excluding loss or damage arising from latent defect or arising from faulty assembly or construction
Excluding loss or damage resulting directly from mechanical, electrical or manual operation of the Subject Matter for demonstration or other purposes
Insolvency Exclusion Clause
Mechanical Electrical Electronic Derangement Exclusion Clause
Own Vehicle Clause
Sanction Limitation and Exclusion Clause