
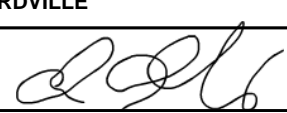


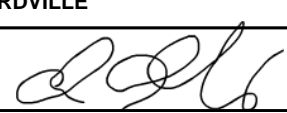
## Evidence Of Insurance

Shipper's Name <b>HIGH DEFINITION</b>	Assured <b>HIGH DEFINITION</b>	Shipping marks/Container Numbers <b>27640</b>
Shipper's Reference <b>27640</b>		
Insured Value <b>USD \$ 20000.00</b> Value in words <b>TWENTY THOUSAND United States Dollars</b>	Consignee <b>CITIZENS BANK - QUINCY</b>	
Origin of Shipment <b>Georgia, USA</b>	Final Destination <b>Massachusetts, USA</b>	Vessel/Aircraft/Trucking <b>TRUCKING</b>
Loading Warehouse/Port/Airport <b>ATLANTA GA</b>	Discharge Warehouse/Port/Airport <b>QUINCY MA</b>	
Claim Surveyor In the event of damage to goods which may result in a claim hereunder immediate notice must be given as follows: <b>REPORT CLAIMS: claims@ramonins-usa.com</b>		<p style="text-align: center; color: red; margin: 0;"><b>IMPORTANT</b></p> Procedure in the event of loss or damage for which Underwriters may be liable Liability of Carriers, Bailees or other third parties: It is the duty of the Assured and their Agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against carriers, Bailees or other third parties are properly preserved and exercised. In particular, the Assured or their Agents are required:- 1. To claim immediately on the Carriers, Port Authorities or Other Bailees for any missing packages. 2. In no circumstances except under written protest, to give clean receipts where goods are in doubtful condition. 3. When delivery is made by Container, to ensure that the Container and it's seals are examined immediately by their responsible official. If the container is delivered damaged or with seals broken or missing or with the seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification. 4. To apply immediately for survey by Carrier's or other Bailees's Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage fund at such survey. 5. To give notice in writing to the Carriers or other Bailees within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery. NOTE:- The Consignees or their Agents are recommended to make themselves familiar with the Regulations or the Port Authorities at the port of discharge. DOCUMENTATION OF CLAIMS To enable claims to be dealt with promptly the Assured or their Agents are advised to submit all available supporting documents without delay including when applicable:- 1. Original certificate of insurance 2. Original or copy shipping invoices, together with shipping specification and/or weight notes. 3. Original Bill of Lading and/or other contract of carriage. 4. Survey report of other documentary evidence to show the extent of the loss or damage. 5. Landing account and weight notes at final destination. 6. Correspondence exchanged with the Carriers and other Parties regarding their liability for the loss or damage. The survey Fee is customarily paid by the claimant and included in a valid claim against the Company.
For commercial goods cover is subject to <b>Invoice NO 27640 or Bill of Lading No -----</b> <b>or airway bill number -----</b>		
For household goods cover is subject to pre packing report and detailed valued inventory list prior to shipping		
Additional Conditions of Insurance/Description of Goods  <b>Commodity: Domestic Cargo (A) All Risk Subject to \$500 Deductible. Subject to professional packing, handling and securing. Subject to commercial invoice.</b> <b>Description of Goods/Commodity: STORE FIXTURES</b> <b>Method of Transport: Containerized</b>		
<h1 style="font-size: 100px; opacity: 0.3; letter-spacing: 0.5em;">ORIGINAL</h1>		
UNDERWRITTEN BY GENERALI S.P.A U.K BRANCH Policy No QM363300M BINDER REFERENCE AU02602		This is to certify that certain Underwritten by Generali S.P.A U.K Branch have insured the above mentioned goods for the voyage and value stated on behalf of HIGH DEFINITION under policy number <b>POLICY NO QM363300M - Certificate No. LL32012673.</b>
<b>Important:</b> Survey fee is customarily paid by claimant and included in claim against underwriters. Please also see important procedures for claims above.		Signed/Print Name: <b>ANDY RICHARDVILLE</b>  Authorized Signatory Of Ramon International Insurance Brokers Inc.:   Shipping Date: <b>03/23/2017</b> Issue Date: <b>03/23/2017</b> Place of Issuance: <b>SOUTHLAKE TX</b>


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Shipper's Reference <b>27640</b>		
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<b>For commercial goods cover is subject to Invoice NO 27640 or Bill of Lading No ----- or airway bill number -----</b>  <b>For household goods cover is subject to pre packing report and detailed valued inventory list prior to shipping</b>		
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DUPLICATE		
UNDERWRITTEN BY GENERALI S.P.A U.K BRANCH Policy No QM363300M BINDER REFERENCE AU02602		This is to certify that certain Underwritten by Generali S.P.A U.K Branch have insured the above mentioned goods for the voyage and value stated on behalf of HIGH DEFINITION under policy number <b>POLICY NO QM363300M - Certificate No. LL32012673.</b>
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<div style="font-size: 100px; opacity: 0.3; letter-spacing: 10px;">                     COPY                 </div>		
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COPY		
UNDERWRITTEN BY GENERALI S.P.A U.K BRANCH Policy No QM363300M BINDER REFERENCE AU02602		This is to certify that certain Underwritten by Generali S.P.A U.K Branch have insured the above mentioned goods for the voyage and value stated on behalf of HIGH DEFINITION under policy number <b>POLICY NO QM363300M - Certificate No. LL32012673.</b>
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#### **A) Shipments by Sea or Land**

Institute Cargo Clauses (A) CL382 01/01/2009  
Institute War Clauses (Cargo) CL385 01/01/2009  
Institute Strikes Clauses (Cargo) CL386 01/01/2009  
Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion Clause CL370 10/11/2003  
Institute Cyber Attack Exclusion Clause CL380 10/11/2003  
Institute Classification Clause CL354 01/01/2001  
Termination of Transit Clause Terrorism 2009 JC2009/056  
Including transshipment barge and lightening risks whether customary or otherwise.  
Subject also to Additional Conditions as contained in Policy QM350520/AU02602.  
Deductible - shipments up to \$1,000,000: 1% of total sum insured subject to a minimum of \$500. Shipments over \$1,000,000: 0.50% of total sum insured.

#### **B) Shipments by Air**

Institute Cargo Clauses (Air) (excluding sendings by Post) CL387 01/01/2009  
Institute War Clauses (Air Cargo) (excluding sendings by Post) CL388 01/01/2009  
Institute Strikes Clauses (Cargo) (Air Cargo) CL389 01/01/2009  
Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion Clause CL370 10/11/2003  
Institute Cyber Attack Exclusion Clause CL380 10/11/2003  
Institute Classification Clause CL354 01/01/2001  
Termination of Transit Clause Terrorism 2009 JC2009/056  
Including transshipment risks whether customary or otherwise.  
Subject also to Additional Conditions as contained in Policy QM350520/AU02602.  
Deductible - shipments up to \$1,000,000: 1% of total sum insured subject to a minimum of \$500. Shipments over \$1,000,000: 0.50% of total sum insured.

#### **C) Machinery (other than vehicles)**

Institute Cargo Clauses (A) CL382 01/01/2009  
Institute War Clauses (Cargo) CL385 01/01/2009  
Institute Strikes Clauses (Cargo) CL386 01/01/2009  
Institute Replacement Clause CL372 01/12/2008 or Secondhand Replacement Clause as attached as applicable  
Excluding Electrical and Mechanical Derangement unless caused by a peril insured under Institute Cargo Clauses (C) CL384 01/01/2009  
Excluding rusting, oxidation & discolouration unless caused by a peril insured under Institute Cargo Clauses (C) CL384 01/01/2009  
Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion Clause CL370 10/11/2003  
Institute Cyber Attack Exclusion Clause CL380 10/11/2003  
Institute Classification Clause CL354 01/01/2001  
Termination of Transit Clause Terrorism 2009 JC2009/056  
Including transshipment barge and lightening risks whether customary or otherwise.  
Subject also to Additional Conditions as contained in Policy QM350520/AU02602.  
Deductible - shipments up to \$1,000,000: 1% of total sum insured subject to a minimum of \$500. Shipments over \$1,000,000: 0.50% of total sum insured.

#### **D) Household Goods & Personal Effects**

Institute Cargo Clauses (A) CL382 01/01/2009  
Institute War Clauses (Cargo) CL385 01/01/2009  
Institute Strikes Clauses (Cargo) CL386 01/01/2009  
Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion Clause CL370 10/11/2003  
Institute Cyber Attack Exclusion Clause CL380 10/11/2003  
Institute Classification Clause CL354 01/01/2001  
Termination of Transit Clause Terrorism 2009 JC2009/056  
Including transshipment barge and lightening risks whether customary or otherwise.  
Subject also to Household Goods & Personal Effects Additional Conditions below  
Subject also to Additional Conditions as contained in Policy QM350520/AU02602

#### **Household Goods and Personal Effects Conditions**

Duration Clause - This insurance attaches from the time the insured property leaves the Assured's residence or place of storage at the place named for the commencement of the transit, including where applicable whilst at packers premises being packed or awaiting shipment for a period not exceeding 30 days and terminates either:  
i. on delivery to the Assured's premises at the destination named, or  
ii. on delivery to a place of storage other than in the ordinary course of transit, or  
iii. on expiry of: 60 days after completion of discharge overseas from the overseas vessel at the final port of discharge or 30 days after unloading from the aircraft at the final place of discharge, whichever shall first occur.

Average Clause - In the event of the sum insured being less than the total value at the time and place of loss of the insured property, the Assured shall only be entitled to recover hereunder such proportion of the loss as the sum insured bears to the total value of the insured property.

Depreciation Clause - Underwriters liability is restricted to the reasonable cost of repair and no claim is to attach hereto for depreciation consequent thereon. In no case shall liability hereunder for such repairs exceed the sum insured in respect of the damaged article.

Depreciation Clause - Underwriters liability is restricted to the reasonable cost of repair and no claim is to attach hereto for depreciation consequent thereon. In no case shall liability hereunder for such repairs exceed the sum insured in respect of the damaged article. Replacement for second hand goods Clause - In the event of a claim arising under the Institute Replacement Clause, this insurance is only to pay such proportion as the insured value bears to the cost of the goods when new based on present values.

Non Contribution Clause - This insurance does not cover any loss or damage which at the time of happening of such loss or damage is insured by or would but for the existence of this Policy, be insured by any other existing Policy or Policies except in respect of any excess beyond the amount which would have been payable under such other Policy or Policies had this Insurance not been effected.

Pairs and Sets Clause - Where an insured item consists of articles in a pair or set, the Assured shall not be entitled to recover more than the proportionate sum insured in respect of the particular part or parts which may be lost or damaged.

Fragiles and Antiques Warranty - Warranted that the maximum value of fragiles &/or antiques does not exceed 15% of the overall consignment value unless specifically agreed with insurers prior to the commencement of transit.

#### **Deductible -**

Value of goods \$0-\$10,000 deductible \$250 each and every claim  
Value of goods \$10,001 - \$25,000 deductible \$500 each and every claim  
Value of goods \$25,001 - 75,000 deductible \$750 each and every claim  
Value of goods over \$75,000 1% of total sum insured each and every claim

#### **Exclusions**

Inventory Requirements - Excluding claims for damaged or missing items unless a full valued inventory detailing the condition of goods is completed and signed by the owners of the goods and lodged with underwriters &/or broker prior to the commencement of transit. Warranted that any item valued above \$750 is listed.

Owner Packed Effects - Excluding breakage, scratching, denting, chipping, bruising, bending, marring, staining and tearing of owner packed effects, including trunks, suitcases and the like.

Mechanical and Electrical Derangement - Excluding loss or damage due to mechanical, electrical or electronic breakdown &/or derangement unless there is evidence of external damage to the insured item or its packing.

Moth, Vermin, Wear and Tear - Excluding loss or damage due to moth, vermin, mildew, mould, rust, discolouration, inherent vice, wear, tear and gradual deterioration.

Climatic Conditions - Excluding loss or damage by climatic or atmospheric conditions or extremes of temperature unless such claim is recoverable under the terms of the Institute Cargo Clauses (C). No claim to attach hereto for damage to strings, reeds &/or drumheads in respect of musical instruments.

Confiscation - Excluding the risks of confiscation & seizure.

Excluded Goods - Excluding loss of or damage to cash, bank notes, cheques, travellers cheques, money orders, postal orders, national saving certificates, premium bonds, stamps, deeds, tickets, passports, manuscripts, lottery tickets or documents of any description, medals, coins, bonds, securities, jewellery, watches, trinkets, personal ornaments, precious stones & metals, furs and any other article of similar description. Also excluding any accompanied luggage or any article used or worn during the course of the transit.

Perishable Goods, Liquids - Excluding loss of or damage caused by perishable goods, acids, paints, aerosols, medicines and all liquids.

#### **E) Automobiles & Motor Cycles**

Institute Cargo Clauses (A) CL382 01/01/2009  
Institute War Clauses (Cargo) CL385 01/01/2009  
Institute Strikes Clauses (Cargo) CL386 01/01/2009  
Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion Clause CL370 10/11/2003  
Institute Cyber Attack Exclusion Clause CL380 10/11/2003  
Institute Classification Clause CL354 01/01/2001  
Termination of Transit Clause Terrorism 2009 JC2009/056  
Including transshipment barge and lightening risks whether customary or otherwise.  
Subject also to Motor Vehicle Conditions as follows:

#### **Motor Vehicle Conditions**

On Deck Shipments - Excluding Vehicles shipped on deck other than in Containers.

Duration Clause - This insurance attaches from the time the vehicle is handed over to the carrier or agent at the place named for the commencement of the transit, including where required a period not exceeding 15 days in compound whilst awaiting loading, continues during the ordinary course of transit and terminates either:

i. when the vehicle is handed over to the Assured or his agent at the destination named, or  
ii. on delivery to a place of storage other than in the ordinary course of transit, or  
iii. on expiry of 10 days from the time the vehicle becomes available for collection by the Assured or his agent, whichever shall first occur.

Valuation and Average Clause - The vehicle should be insured for its full market value at destination including freight if required. In the event of the sum insured being less than sound market value of the vehicle at the time and place of loss, the Assured shall only be entitled to recover hereunder such proportion of the loss as the sum insured bears to the sound market value of the vehicle.

Depreciation - Underwriters liability is restricted to the reasonable cost of repair and no claim is to attach hereto for depreciation consequent thereon. In no case shall liability hereunder for such repairs exceed the sum insured in respect of the damaged vehicle.  
Respraying - Respraying of vehicles is limited to damaged parts only.

Deductible - The Assured shall bear the first 1% of consignment value per vehicle (or USD500) or deductible as stipulated within the Certificate of Marine Cargo Insurance if greater each & every claim.

#### **Exclusions**

Vehicles over 5 Years of Age - Excluding the risks of scratching, denting, chipping, bruising, marring, staining, rust, oxidation & discolouration unless caused by an insured peril.

Vehicles with no Certificate of Condition\* - Excluding the risks of scratching, denting, chipping, bruising, marring, staining, rust, oxidation & discolouration.

\* Certificate of Condition is defined as: A document stating the condition of the vehicle at the time the vehicle enters the custody of the freight forwarder or steamship company noting all defects agreed by both the freight forwarder and the owner of the vehicle and signed at the same time.

Classic Cars - Excluding any motor vehicles over twelve (12) years of age without prior approval from Underwriters.

Mechanical and Electrical Derangement - Excluding the risks of mechanical, electrical or electronic breakdown &/or derangement.

Climatic Conditions - Excluding loss or damage arising from climatic or atmospheric conditions or extremes of temperature or freezing of coolant.

Rust, Oxidation and Discolouration - Excluding the risks of rust, oxidation and discolouration unless caused by a peril insured under the terms of the Institute Cargo Clauses (C).

Accessories - Excluding loss or damage to accessories &/or portable items unless declared prior to shipment

Audio Equipment - Excluding theft &/or pilferage of audio equipment, including but not limited to radios, CD players, speakers and similar items unless stolen with the vehicle.

Own Power - Excluding loss or damage whilst the insured vehicle is being driven under its own power or whilst being towed, except whilst being loaded or unloaded from the carrying conveyance including containers.

Third Party Liability - Excluding damages, injury or liability to any third party absolutely.

Motor Insurance - Excluding any claim recoverable under a policy of Motor Insurance.

Confiscation - Excluding the risks of confiscation & seizure.

#### **F) Used Goods/ Cargo insured on Restricted Conditions.**

Institute Cargo Clauses (C) CL384 01/01/2009  
Institute War Clauses (Cargo) CL385 01/01/2009  
Institute Strikes Clauses (Cargo) CL386 01/01/2009  
Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion Clause CL370 10/11/2003  
Institute Cyber Attack Exclusion Clause CL 380 10/11/2003  
Institute Classification Clause CL354 01/01/2001  
Secondhand Replacement Clause as attached as applicable.  
Excluding Electrical and Mechanical derangement unless caused by a peril insured against.  
Termination of Transit Clause Terrorism 2009 JC2009/056  
Including transshipment, barge and lightening risks whether customary or otherwise.  
Subject also to Additional Conditions as contained in Policy QM350520/AU02602

## **CARGO ISM ENDORSEMENT**

Applicable to all shipments on board Ro-Ro passenger ferries.

Applicable with effect from 1 July 1998 to shipments on board:

- 1) passenger vessels transporting more than 12 passengers and
- 2) oil tankers, chemical tankers, gas carriers, bulk carriers and cargo high-speed craft of 500 gt or more.

Applicable with effect from 1 July 2002 to shipments on board all other cargo ships and mobile offshore drilling units of 500gt or more.

In no case shall this insurance cover loss, damage or expense where the subject matter insured is carried by a vessel that is not ISM Code certified or whose owners or operators do not hold an ISM Code Document of Compliance when, at the time of loading of the subject matter insured on board the vessel, the Assured were aware, or in the ordinary course of business should have been aware:-

- a) Either that such vessel was not certified in accordance with the ISM Code.
- b) Or that a current Document of Compliance was not held by her owners or operators as required under the SOLAS Convention 1974 as amended.

This exclusion shall not apply where this insurance has been assigned to the party claiming hereunder who has bought or agreed to buy the subject matter insured in good faith under a binding contract.

## **CARGO ISM ENDORSEMENT – QUALIFICATIONS**

The Cargo ISM Endorsement (JC98/019) is incorporated hereunder and subject always to the Assured satisfying the requirements of the clause it is agreed that the full benefit of the policy terms, clauses and conditions remain in full force and effect.

a) The aforementioned exclusion clause shall not apply with respect to any insurance as hereunder provided where the Assured is buying or has agreed to buy the subject – matter insured in good faith under a binding contract on CIF, CFR, Ex-ship and / or similar terms of purchase where they are not directly responsible for the fixing of any vessel on which the subject-matter insured is carried.

b) The aforementioned exclusion clause shall not apply with respect to any insurance as hereunder provided where the Assured is selling or has agreed to sell the subject-matter insured in good faith under a binding contract on EXW, FCA, FAS, FOB and / or similar terms of sale where they are not directly responsible for the fixing of any vessel on which the subject-matter insured is carried.

c) Notwithstanding anything to the contrary contained in the above, where the BIMCO Standard ISM Clause for Voyage and Time Charter parties is included under any charter party entered into by the exclusion.

For clarification purposes the aforementioned exclusion is not applicable to shipments between countries whose legal and / or regulatory regimes have not ratified that SOLAS Convention 1974 as amended.

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## **CRAFT CLAUSE**

Including transits by craft &/or barges &/or lighters to &/or from vessels. Also to include in any special or supplementary lighterage. The Assured is not to be prejudiced by any agreement exempting lightermen &/or barge &/or craft owners from liability.

## **DECONSOLIDATION & PACKING CLAUSE**

This policy is extended to cover, subject to its terms and conditions, goods and/or merchandise which have been or will be covered under this policy for the import or export voyage owned by the Assured or held by the Assured in trust or otherwise held or sold, or on joint account with or belonging to others, and for which the Assured can be liable while temporarily customs or elsewhere while awaiting shipment consolidation, repacking and other preparations for export or entry, including storage pending commencement of transit to final insured destination, for a period of not exceeding 30 (thirty) days. Held covered beyond 30 (thirty) days at premiums to be agreed. This extension of coverage shall not apply to goods and/or merchandise for which a charge has been made by the Assured or his agent for temporary storage. The insurance afforded by this endorsement shall be excess insurance over any other valid and collectable insurance available to the Assured.

## **DEBRIS REMOVAL CLAUSE**

This insurance is extended to cover, in addition to any other amount recoverable under this Insurance, extra expenses reasonably incurred by the Assured for the removal and disposal of debris of the subject-matter insured, or part thereof, by reason of damage thereto caused by an insured risk, but excluding absolutely:

- a) any expenses incurred in consequence of or to prevent or mitigate pollution or contamination, or any threat or liability therefore.
- b) the cost of removal of cargo from any vessel or craft. In no case shall the insurers be liable under this Clause for more than 10% of the insured value of the cargo covered hereunder.

## **DELIBERATE DAMAGE – POLLUTION HAZARD**

This policy covers, but only while the property insured is on board a waterborne conveyance, loss of or damage to said property directly caused by governmental or civil authorities acting for the public welfare to prevent or mitigate a pollution hazard or other civil disaster or threat thereof, provided that the accident or occurrence creating the situation which required such governmental action would have resulted in a recoverable claim under the Policy (subject to all of its terms, conditions and warranties) if the property insured would have sustained physical loss or damage as a direct result of such accident or occurrence.

The coverage afforded hereunder shall not increase the Limits of Liability provided for hereunder.

## **CHANGE OF DESTINATION / DEVIATION / DELAY**

In case of voluntary change of destination and/or deviation and/or delay within the Assured's control, the insured goods are held covered hereunder subject to the Assured reporting, as soon as possible, all such events to Underwriters. In case of short early discharge shipment in whole or part by the vessel reported for insurance hereunder, Underwriters agree to hold the Assured covered against the risks insured hereunder until arrival at the final destination to which the goods are insured or until the goods are no longer at the risk of the Assured, whichever may first occur.

## **DUTY CLAUSE**

This Insurance is also to cover Increased Value of Cargo by reason of payment of duty or other charges on arrival at port of discharge as may be required by the Assured subject to the same terms and conditions as Cargo and to pay as may be paid thereon.

## **FUMIGATION AND DRYING CLAUSE**

In the event of goods insured herein being fumigated and loss and/or damage arises there from (including loss or damage to the goods arising out of fumigation of any vessel, wharf, warehouse or any other storage facility, location or carrying conveyance in or on which the goods are, will be or have been located) and subject to such fumigation having been required by properly constituted authorities, Underwriters agree to indemnify the Assured for such loss and/or damage.

Underwriters are to be subrogated to all the Assured's rights of recourse for the recovery of such losses except as against the agents or sub-contractors of the Assured. It is further understood and agreed that in the event of goods insured under this Policy being wetted whilst in transit or while under the protection of insurance as provided herein, the expense of drying will be reimbursed by Underwriters provided always that the insuring conditions applying to the goods or shipment involved include water damage as an insured peril.

## **GENERAL AVERAGE CLAUSE**

This insurance covers general average and salvage charges, adjusted or determined according to the contract of affreightment and/or the governing law and practice (or, if there is no contract of affreightment, according to Foreign Statement or to York-Antwerp Rules) incurred to avoid or in connection with the avoidance of loss from any cause except those specifically excluded here from. For the purpose of claims for general average contributions and salvage charges recoverable hereunder, the subject-matter insured shall be deemed to be insured for its full contributory value. General average deposits shall be payable on production of general average deposit receipts. Underwriters also agree to provide a general average Bond upon the request of the Assured.

## **LABELS CLAUSE**

In case of damage affecting labels, capsules or wrappers falling within the terms of this Contract, Underwriters shall not be liable for more than an amount sufficient to pay the cost of new labels, capsules or wrappers and the cost of reconditioning the goods. However, in any event Underwriters shall not be liable for more than the insured value of the damaged subject matter insured.

## **LETTER OF CREDIT CLAUSE**

Where the Assured is obliged to arrange insurance in accordance with any instructions contained in a Letter of Credit such cover is granted hereunder, provided it does not exceed the existing provisions of this contract wording or held covered at premium to be agreed. Notwithstanding the above and irrespective of the Letter of Credit requirements the interest of the Assured named herein, shall always be protected hereunder against all risks covered by the contract wording.

## **NON CONTRIBUTION CLAUSE**

This insurance does not cover any loss or damage which at the time of happening of such loss or damage is insured by or would but for the existence of this Policy, be insured by any other existing Policy or Policies except in respect of any excess beyond the amount which would have been payable under such other Policy or Policies had this Insurance not been effected. In the event that the Assured shall also have placed specific insurance at any location covered hereunder, this insurance shall only be held for the excess amount of loss over that which shall be collectible from other insurance.

## **RETURNED SHIPMENTS CLAUSE**

This Policy of insurance is extended to cover, at Policy terms and conditions, shipments of returned goods which have not been delivered to the final consignee and which have been continuously covered hereunder, provided such goods remain in their original approved overseas packing and the Assured warrants to report all such shipments as soon as practicable after they have knowledge of the refusal. Shipments returned to the Assured by the consignee shall be subject to the same terms, conditions and rate under which such shipments were insured under this Policy while in transit to such consignees. Returned merchandise other than as defined above is insured subject to the Institute Cargo Clauses (C) CL 254 dated 1.1.82 at rates to be agreed by Underwriters.

## **SANCTION LIMITATION AND EXCLUSION CLAUSE JC2010/014 (11/08/10)**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## **SECONDHAND REPLACEMENT CLAUSE**

In the event of loss of or damage to any part or parts of an insured machine caused by a peril covered by this insurance, the amount recoverable hereunder shall not exceed such proportion of the cost of replacement or repair of such part or parts as the insured value bears to the value of a new machine (on the date of attachment of cover hereunder in respect of the insured machine), plus additional charges (including Duty, if applicable) for forwarding and refitting the new part or parts, if incurred. Provided always that in no case shall the liability of Underwriters exceed the insured value of the complete machine.

## **SORTING CHARGES**

It is agreed that in the event of the Assured and/or consignee complying with the surveyor's instructions to separate shipping packages showing signs of external damage from the sound packages to ascertain possible loss arising from a peril insured against, such expenses as approved by the surveyor shall be for the account of Insurers' even though a claim may not subsequently result hereunder.

## **UNPACKED/UNPROTECTED GOODS**

We will not pay for loss or damage attributable to rusting, oxidation, discoloration, chipping, denting, marring, scratching, bruising, cost of repainting, twisting, bending and distortion.