

## CARGO INSURANCE

### – Goods Classes –

#### Goods Class I (General goods)

All goods unless listed under Goods Classes II or III

#### Goods Class II (Special goods)

Alcohol (duty paid, e.g. beer, wine)  
 Ceramics  
 Glassware  
 Household appliances  
 Marble  
 Medicines

New furniture (packaged)  
 Porcelain  
 Tobacco (excluding cigarettes, cigars, cigarillos)  
 Terracotta  
 White goods

#### Goods Class III (Imperiled goods)

**Up to an insured value (including anticipated profit, freight costs, taxes and public charges) of EUR 50,000 per shipment, no prior request needed:**

Brown goods  
 Cameras (analogue and digital)  
 Computer hardware  
 Consumer electronics  
 Electronic devices  
 Electronic organisers (excl handhelds)  
 Laptops / notebooks / PCs  
 Spirits (duty paid and unpaid)  
 Video cameras

**Upward of an insured value (including anticipated profit, freight costs, taxes and public charges) of EUR 50,000 per shipment, the above goods are always subject to review, having to be declared in good time prior to risk commencement and requiring confirmation by the insurer. In specific cases, insurance stipulations and amended premium rates may apply.**

**There is no automatic insurance cover.**

**Goods requiring review prior to risk commencement in principle:**

<p>Alcohol (duty unpaid)          Art objects / antiques          Boats          Bulk goods            Caravans          Carpets/rugs (real)          Cell phones            Cement          Cigarettes (cigars, cigarillos)          Coffee (raw coffee)          Cocoa (raw cocoa)          Cotton/raw wool          Chip and phone cards            Computer components (such as processors, memories)          Documents / deeds / securities          Drugs (pursuant to Germany's Narcotics Law (<i>BtMG</i>))          Explosive and flammable goods          Fats and oils          Fresh flowers          Furs (genuine)            Gems / real pearls            Handhelds (PDAs/MDAs)          Heavy-goods transports          Large-volume transports          Legal tender/coins</p>	<p>Live animals          Live plants          MDAs          Medicine (temperature-controlled)          Mobile phones          Motorcycles          Munitions, weapons          (exception: sports weapons)          Nuts          Paintings          PDAs          Precious metals          Prototypes          Radioactive materials / nuclear fuel          Raw tobacco            Removal goods            Spices            Sugar            Tea          Temperature-controlled goods          Traded steel products / raw steel          Tradefair and exhibition goods          Used and damaged goods          Valuables          Vehicles of any type</p>
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After expiry of one insurance year, the classification of the goods is examined and possibly adjusted.