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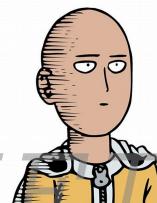
ORIGINAL

<b>Assured</b> lg10 asas, ssa, India	<b>Order / Ref No</b>	<b>Cover No</b> P-LG-Freights-001	<b>Certificate No</b> 21222FMNZZJT6-R4
or order to whom it may concern		Policy (Certificate) of Marine Cargo Insurance	
<b>Claims Survey by</b>	If a claim is paid under one original of this Policy (Certificate) of Marine Cargo Insurance the other originals will become null and void.		<b>No of Originals</b> 1
	<b>Important instructions to be followed in case of loss or damage as printed on page 2 or available at <a href="http://localhost:4200/instructions/mi">http://localhost:4200/instructions/mi</a></b>		
	<b>Sum Insured</b> INR 1.000,00 (100%)	<b>Premium Paid</b> INR 425,62	
<b>Voyage Insured</b>			
<b>Means of Conveyance</b> Sea Freight	<b>Place of Origin</b> Mumbai, India	Also per other vessels as per Institute Classification Clause CL354 (01/01/2001) and/or other suitable conveyances.	
<b>Oversea Vessel / Voyage No.</b> CEMSKY / 453	<b>Port Of Loading</b> Mumbai, India	From declared place of shipment to declared destination according to warehouse to warehouse clause.	
<b>Port Of Discharge</b> Nepal, Nepal	<b>Destination</b> Nepal, Nepal		
<b>Goods Insured</b> Cashew nuts are the stone fruits of the cashew tree, which grows to a height of up to 12 m and belongs to the sumach family (Anacardiaceae). Cashew nuts are shell fruit (nut types). Because of their similar characteristics with regard to transport, particularly their high oil content, their requirements regarding care during storage and transport are the same as those of oil-bearing seeds/fruits.			
<b>Conditions:</b> This insurance is free of any loss of or damage to the subject-matter insured reported and/or known by the Assured until date of issue and subject to the terms & conditions as printed on page 2 of this document as well as the clauses and/or conditions as specified here under: icca desc; ext desc.			

<b>Place / Date of issue</b> Hamburg, 11-Aug-2021
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**LEADING INSURER**  
for and on behalf of all Co-Insurers

**Claim documents to be sent to**  
T-DIS Thrymr Digital  
Insurance Solutions GmbH  
Neuhöfer Damm 110  
21107 Hamburg, Germany  
E-Mail: [info@tdis.net](mailto:info@tdis.net)



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## Policy (Certificate) of Marine Cargo Insurance

### Basis of Insurance

German General Rules of Marine Insurance (ADS) 1919  
 Special Conditions for Cargo (ADS Cargo 1973-Edition 1984)-ADS 84-DTV War Clauses 1984 - Tr. 441/84  
 DTV Strikes Riots and Civil Commotions Clauses 1984 - Tr. 4241/84  
 Institute Classification Clause CL354 (01/01/2001) - (Section 3.1 ADS 84 is deleted)  
 Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause CL370 (10/11/2003)  
 Cargo ISM Endorsement JC98/019 (01/05/1998)  
 Cargo ISM Forwarding Charges Clause JC98/023 (04/06/1998)  
 Cargo ISPS Endorsement JC2004/050 (04/11/2004)  
 Cargo ISPS Forwarding Charges Clause JC2004/050b (04/11/2004)

Notwithstanding other provisions of the insurance contract, cover shall be granted only insofar as and as long as not in contradiction to economic, trade or financial sanctions or embargoes enacted by the European Union or the Federal Republic of Germany that are directly applicable to the contracting parties.

This shall also apply to economic, trade or financial sanctions or embargoes enacted by the United States of America, insofar as those are not in contradiction to European or German legislative provisions.

### Duration of Insurance - (Section 5 ADS 84 partly amended)

The insurance attaches according to the transfer of risk regulations of the INCOTERM underlying the contract of sale. The insurance terminates, according to whichever case shall first occur,

- when the goods are delivered at the destination named in the Policy (Certificate) of Marine Cargo Insurance, or
- when intermediate storages arranged by the Assured exceed a total of 60 days, or
- upon expiry of 60 days after discharge from the overseas vessel at the port of discharge, or
- upon transfer of title when the goods are sold on account of a loss arising from a risk insured against.

### Jurisdiction

This Policy (Certificate) of Marine Cargo Insurance is subject to German law and jurisdiction as per § 127 ADS. The court of jurisdiction – even where claims are agreed to be payable in the country of destination – is to be at Hamburg, Germany.

### Instructions to be followed in case of loss or damage Failure to comply with these instructions may prejudice any claim under this Policy (Certificate) of Marine Cargo Insurance

#### 1. Inspect goods immediately

Even if loss or damage is only suspected do not give a clean receipt but mark documents (e.g. shipping documents) by stating extent of damages suspected or noticed.

When delivery is made by container ensure that the container and its seals or locks are examined immediately by the responsible officials of the ship-owners or the carrier. If the container is delivered damaged or with seals or locks broken or missing or with seals or locks other than as stated in the shipping documents clause delivery receipt accordingly stating assumed loss or damage and retain all defective or irregular seals and locks for subsequent identification.

#### 2. Secure rights of recovery from third parties

Shipowners, railway, post, lorry owners, other carriers, forwarding agents, warehouses, customs and port authorities must be

- requested to attend a joint survey,
- requested to certify the loss or damage, and
- held liable in writing

where loss or damage is apparent - **before taking delivery of the goods**,

where loss or damage is not apparent - **immediately** upon discovery of said loss or damage, **at the latest**, however, **before termination** of time-limits (e.g. 3 days after discharge).

#### 3. Averting or Minimizing of Loss

Care must be taken to minimize loss or damage and to avert further loss or damage.

#### 4. Claim Survey

**Immediately contact the surveyor** named in this Policy (Certificate) of Marine Cargo Insurance (**not required if the loss and/or damage does not exceed USD 2,500.00**) and inform Asigest Deutschland Versicherungsmakler GmbH.

#### 5. Do not alter condition and packing of goods

before arrival of the surveyor unless required by measures as under Clause 3.

#### 6. A Full Set of Claim Documents

to be presented to Asigest Deutschland Versicherungsmakler GmbH, in particular:

- Claim Bill,
- Shipping (Commercial) Invoice,
- Original(s) Policy (Certificate) of Marine Cargo Insurance,
- Claim Survey Report,
- Bill of Lading, way bill, or other contracts of carriage or storage,
- Documents showing number, measurements or weight at time of shipping and arrival (e.g. Load- & Discharge Port Survey Report),
- Certificate of Loss or Damage / correspondence regarding liability of third parties according to Clause 2,
- Subrogation form issued in favour of the Insurers signed by the party holding rights under the contract of carriage.

#### 7. Time Limit

**No claim** will be considered by the Insurers **unless submitted within 15 months** after termination of insurance.

Apart from surveying damage, the surveyor has no authority to commit the Insurer.  
 Through the appointment of the surveyor there arises no personal right or obligation for the latter to settle claims.

# TEST CERTIFICATE

**This document is to be treated as an original.  
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