

ICC A & ITC A are All Risk Marine covers for goods in transit. The policy covers all risks to the cargo except the exclusions mentioned in the policy. The illustrative list of risks to the cargo which are covered by an ICC A policy are:

- Fire or explosion
- Stranding, grounding sinking, capsizing
- Over turning or derailment
- Collision or contact of vessel craft or conveyance with any external object other than water
- Discharge of cargo at point of distress
- General average
- Jettison
- Earthquake, volcanic eruption or lightning
- Water damage by entry of sea/ river water
- Total loss of package lost overboard
- Total loss of package dropped during loading and unloading
- Breakage
- Scratching, chipping, denting, bursting
- Theft
- Malicious damage
- All water damage including rain damage

Additional cover

- SRCC.

The main exclusions are:

- Willful misconduct,
- Ordinary leakage /loss of volume/weight,
- Insufficient packing,
- Delay,
- Inherent vice of the cargo,
- Insolvency of transporter,
- WAR & SRCC. (can be covered on payment of extra premium)