

# Institute Cargo Clauses Comparison Chart



**Loss or damage caused by:**

	ICC (A) CL.382	ICC (B) CL.383	ICC(C) CL. 384
General Average	✓	✓	✓
Fire and explosion	✓	✓	✓
Vessel or craft being stranded	✓	✓	✓
Overturning or derailment of land conveyance	✓	✓	✓
Discharge of cargo at port of distress	✓	✓	✓
Jettison (throwing overboard*)	✓	✓	✓
Earthquake, volcanic eruption or lightning	✓	✓	
Washing overboard	✓	✓	
Entry of sea, lake or river water into vessel, craft, hold, conveyance, container, liftvan or place of storage	✓	✓	
Total Loss of any package lost overboard or dropped whilst being loaded/unloaded	✓	✓	
Theft or Pilferage	✓		
Contamination	✓		
Delay of the shipment			
Piracy	✓		
War, Strikes, Terrorism risks	** Buy	** Buy	** Buy
Nuclear risks			
Cyber risks	Excluded in the General Terms and Conditions	Excluded in the General Terms and Conditions	Excluded in the General Terms and Conditions
Communicable Diseases	Excluded in the General Terms and Conditions	Excluded in the General Terms and Conditions	Excluded in the General Terms and Conditions

\* The intentional throwing overboard of the cargo in order to save the ship or its cargo.

\*\* Not included, but the cover can be purchased as an add-on.

**Exclusions**

Always subject to the exclusions of the Institute Cargo Clauses and the General Terms & Conditions of the policy.

**Download**

The Institute Cargo Clauses can be downloaded from [codan.dk](http://codan.dk) or e-mailed by contacting [uwvarer@codan.dk](mailto:uwvarer@codan.dk)

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