



## INLAND MARINE CARGO INSURANCE

This insurance compensates for loss of and damage to the goods caused in various ways whilst being carried aboard vessel or land conveyances from one place to another along the inland waterways coastal and roadways in Myanmar.

Sum Insured	- Value of the good carried (10% of the cargo value can be additionally insured)
Term (duration)	- The voyage from the goods-loading port or warehouse up to the port of discharge or warehouse therein
Insurance Cover	- Cover Institute under Cargo Clauses (c) 1.1.82 as varied by special conditions
Premium	- For goods carried on board vessel 0.14% to 0.84% of the sum insured and for those carried in motor vehicles 0.14% to 0.80%
Demurrage can be covered at 10% of the basic premium	
Additional Coverages (Government Only)	- War Risk -0.10%, Strike - 0.06%

### Exclusions

1. Losses or damage excluded by the Clauses and Special Conditions.
2. Losses or damage which occurs by boarding of overweight.
3. Loss or damage which occurs before the start or after end of the Transit.
4. Loss or damage caused by delay of whatsoever reason, inherent vice of or retire of the goods, insufficiency or unsuitability of packing.
5. Loss of or damage to goods carried on and board the unlicensed motor vehicle are not covered.

If you want to buy insurance,

Please contact FNI (General) Head Office & Branches or Insurance Agents dealing with FNI (General).

The above information of Inland Marine Cargo Insurance are summarized only.  
If you want to know more details in Policy's terms and conditions,  
please kindly search in our website [www.fnigeneral.com](http://www.fnigeneral.com).

#### HEAD OFFICE

No.400/406, Merchant Road,  
Botahtaung Township, Yangon.  
Email: [customerservices@fnigeneral.com](mailto:customerservices@fnigeneral.com)

**CALL CENTER**  **01-9010900**

If there is any compensation issue  
**CLAIM HOT LINE : 09-94077888**  
You must be notified immediately