

**INSTITUTE CARGO CLAUSE (A), (B) & (C) CLAUSES  
 SUMMARY CHART - RISK COVERED / EXCLUDED**

RISKS	'A' Clauses	'B' Clauses	'C' Clauses
• Fire or Explosion	✓	✓	✓
• Vessel/Craft being stranded, grounded, sunk or capsized	✓	✓	✓
• Overturning or derailment of land conveyance	✓	✓	✓
• Collision or contact of vessel, craft or conveyance with external object other than water	✓	✓	✓
• Discharge of cargo at a port of distress	✓	✓	✓
• Earthquake, Volcanic eruption or Lightning	✓	✓	X
• General Average Sacrifice	✓	✓	✓
• Jettison	✓	✓	✓
• Washing Overboard	✓	✓	X
• Entry of sea, lake or river water into vessel, craft, hold, conveyance, container, liftvan or place of storage	✓	✓	X
• Total loss of any package lost overboard or dropped whilst loading on to or unloading from vessel or craft	✓	✓	X
• General Average and Salvage Charges	✓	✓	✓
• Pirates, Thieves and Non-delivery	✓	X	X
• Rough Handling	✓	X	X
• Contamination	✓	X	X

KEY: ✓ - Covered    X - Not covered or excluded

