

The policy covers transit of goods by various modes such as:

1. Rail / Road
2. Air
3. Sea / Inland waterways
4. Post / Parcels

The policy provides three types of covers:

Risks Covered	All risk Cover	Wider Cover	Basic Cover
Stranding , Grounding, Sinking or Capsizing	Yes	Yes	Yes
Overturning or Derailment of Land Conveyance	Yes	Yes	Yes
Collision of Ship or Craft with another Ship or Craft	Yes	Yes	Yes
Contact of Ship, Craft or Conveyance with anything other than Ship or Craft (excludes Water but not Ice)	Yes	Yes	Yes
Discharge of Cargo at Port of Distress	Yes	Yes	Yes
Loss overboard during Loading/Discharge (total loss only).	Yes	Yes	No
Fire or Explosion	Yes	Yes	Yes
Malicious Damage	Yes	No	No
Theft/ Pilferage	Yes	No	No
General Average Sacrifice	Yes	Yes	Yes
Jettison	Yes	Yes	Yes
Washing Overboard (deck cargo)	Yes	Yes	No
Seawater entering Ship, Craft, Hold, Conveyance Container Lift Van or Place of Storage	Yes	Yes	No
River or Lake Water entering same	Yes	Yes	No
Strikes, Riots and Civil Commotion	Can be covered on payment of extra premium		
War Risks	Can be covered on payment of extra premium		