## **Additional Conditions for Temperature Sensitive Products**

(Registration No.: 09AD2022000210395)

This Policy shall indemnify the Insured against all physical loss or damage including loss arising from variation in temperature whilst the subject matter insured is in transit, including delay beyond the control of the Insured whilst in transit or at intermediate storage locations, subject otherwise to the exclusions within the Institute Cargo Clauses (A) CL282 dated 1.1.09 as appended.

Where goods of any type are carried or stored under temperature controlled conditions, cover is provided for loss or damage in circumstances where there is evidence that the required transit temperature conditions have not been correctly maintained during transit. Products will be considered physically damaged in the event there is an excursion beyond the temperature range required for transits/storage which causes products to be unusable.

Excluding loss damage or expense arising from any failure of the Insured to take reasonable precautions to ensure that the subject matter insured is kept in an appropriate temperature controlled environment.

Warranted that the Insured gives carriage and handling instructions in writing to the carriers.