

Loading and Unloading Clause

(Registration No.: 09AD2022000210461)

The transit clause incorporated in the Institute Clauses is extended to include the subject-matter insured during loading and unloading.

Cover under this clause attaches at the time the goods are lifted from the ground or loading dock immediately adjacent to the conveyance, continues during the ordinary course of transit as per Institute Clauses herein and terminates once the goods have been lifted from the conveyance and replaced on the ground immediately adjacent hereto.

Provided however that if the goods are not unloaded at the destination as per the duration clause of the Institute Clauses herein cover under this clause ceases. In order to recover under this clause, the Assured must have an insurable interest in the subject-matter at the time of loss.