

## Transport insurance

The basics of our transaction are in accordance of the HGB, the CMR and the ADSp 2017.

These are contains as well the limitation as the exclusion of liability.

The conclusion of a goods transport assurance ("all risk") contract grants to you, within the scope of the "DTV-Güter 2000/2008" a comprehensive insurance cover.

Please infer the insurance rates from the accompanying index.

Region**	Zone	Insurance rate	Minimum Premium
Germany	1	1,19 ‰	€5,00
Western Europe	2	1,43 ‰	€5,00
Eastern Europe	3	1,50 ‰	€5,00
„	4	2,25 ‰	€5,00
„	5	3,25 ‰	€5,00
„	6	3,25 ‰	€5,00
Asia/Eurasia	7	4,50 ‰	€5,00
Mahgreb states (except Mauritania)	8	5,85 ‰	€5,00

Lying place of departure and destination in different land groups, so the higher insurance rates of both is valid.

If requested: issue of a insurance policy / certificate incl. postal dispatch: 30.00 €

The allocation of single countries to the zones infer please from the supplementary sheet (page 5/5).

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### Classes of goods

- ▶ All goods in goods class I (general freight forwarding goods), unless listed under goods classes II or III

### Separate insurance premiums

Among other following goods, insurance rates must be adapted separately:

Goods class II (special freight forwarding goods)	Goods class III (endangered freight forwarding goods)
<ul style="list-style-type: none"> <li>▶ Alcohol (customs paid, e.g. beer, wine)</li> <li>▶ Medicines</li> <li>▶ Computerhardware</li> <li>▶ Electronic equipment</li> <li>▶ Electronic organizers (not handhelds)</li> <li>▶ Explosive and flammable goods</li> <li>▶ Photo/film cameras</li> <li>▶ Glassware</li> <li>▶ Domestic appliances</li> <li>▶ Ceramics/pottery</li> <li>▶ Laptops / Notebooks</li> <li>▶ Marble</li> <li>▶ New furniture (packaged)</li> <li>▶ Porcelain</li> <li>▶ Personal computers</li> <li>▶ Spirits (duty paid and duty unpaid)</li> <li>▶ Tobacco products (no cigarettes, cigars, cigarillos)</li> <li>▶ Terracotta</li> <li>▶ Consumer electronics (brown goods)</li> <li>▶ Video cameras</li> <li>▶ White goods</li> </ul>	<ul style="list-style-type: none"> <li>▶ Alcohol (duty unpaid)</li> <li>▶ Medicines (temperature controlled)</li> <li>▶ Cotton/raw wool</li> <li>▶ Boats</li> <li>▶ Chip cards and telephone cards</li> <li>▶ Computer components (like processors, memory)</li> <li>▶ Documents / certificates / securities</li> <li>▶ Drugs (according to the Narcotics Act)</li> <li>▶ Precious metals</li> <li>▶ Gemstones / Pearls</li> <li>▶ Fats and oils</li> <li>▶ Used and damaged goods</li> <li>▶ Money / coins</li> <li>▶ Painting / oil painting</li> <li>▶ Spices</li> <li>▶ Large-capacity transport</li> <li>▶ Handhelds (PDA/MDA)</li> <li>▶ Mobile phones</li> <li>▶ Coffee (green coffee)</li> <li>▶ Cocoa (raw cocoa)</li> <li>▶ Motor vehicles of all kinds</li> <li>▶ Objects of art / antiques</li> <li>▶ Bulk goods</li> <li>▶ Trade fair and exhibition goods</li> <li>▶ Mobile phones</li> <li>▶ Motorcycles</li> <li>▶ Ammunition, weapons (except sporting weapons)</li> <li>▶ Nuts</li> <li>▶ Furs</li> <li>▶ Living plants</li> <li>▶ Prototypes</li> <li>▶ Radioactive substances / nuclear fuels</li> <li>▶ Raw tobacco</li> <li>▶ Cut flowers</li> <li>▶ Heavy goods transport</li> <li>▶ Steel trading products / crude steel</li> <li>▶ Tea</li> <li>▶ Temperature-controlled goods</li> <li>▶ Genuine carpets</li> <li>▶ Living animals</li> <li>▶ Removal commodities</li> <li>▶ valuables, jewelry, securities,</li> <li>▶ Water sports vehicles/boats</li> <li>▶ Caravans</li> <li>▶ Cement</li> <li>▶ Cigarettes (cigars, cigarillos)</li> <li>▶ Sugar</li> </ul>

We operate exclusively in accordance with the ADSp 2017 - (German Forwarders' General Terms and Conditions of Trading).

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### Individual inquiries about transport insurance

For the following goods, for example, we can offer transport insurance upon individual shipment-specific request:

- ▶ Transports whose loading location AND unloading location is outside Germany, Benelux, Austria and Switzerland
- ▶ Goods with an insured sum of €500,000 or more, regardless of the type of goods
- ▶ Chip cards and telephone cards, computer components (e.g. processors, memory), computer hardware such as laptops/notebooks/personal computers
- ▶ Electronic devices, electronic organizers, photo cameras, film cameras, video cameras, consumer electronics (brown goods)
- ▶ Mobile phones
- ▶ Alcohol, spirits, raw tobacco, tobacco products, cigarettes
- ▶ Medicines, drugs (according to the Narcotics Act)
- ▶ Coffee (green coffee), cocoa (raw cocoa), tea, fats and oils, spices, nuts, sugar
- ▶ Documents / certificates / securities
- ▶ Antiques, furs, precious metals, gemstones, pearls, money, coins, paintings, objects of art, carpets, valuables
- ▶ Cotton/raw wool, steel trade products, raw steel
- ▶ Glassware, household appliances/white goods, ceramics/pottery, marble, new furniture (packaged), porcelain, terracotta, cement
- ▶ Large-capacity transport/heavy goods transport, bulk goods
- ▶ Motor vehicles, aircrafts and watercrafts, prototypes, water sports vehicles/boats, caravans
- ▶ Ammunition, weapons (except sporting weapons), explosive and flammable goods
- ▶ Radioactive substances/nuclear fuels, Hazardous goods class 1 or 7 (ADR)
- ▶ temperature-controlled goods, cut flowers, frozen goods, perishable goods, living animals and plants
- ▶ Removal commodities, Trade fair and exhibition goods, used and damaged goods

According to ADSp 2017 / point 3.3 the client is obliged to announce especially valuable and theft-threatened goods on time before acquisition to the forwarding agent in writing.

## Transportversicherung

### Advantages of goods-transport-insurance against the liability claim

Incident	Legal liability of carriers	Cover about goods transport insurance
Damage to goods due to force majeure (lightning, hail, etc.) or unavoidable event (e.g. robbery)	Land transport and maritime transport: No liability, therefore no compensation for the client****. Air transport: Exclusion of liability only in special cases (Article 18 II Montreal Convention).	Full compensation ***
Damage to goods during transport	Land transport: Standard liability, e.g. HGB/CMR: 8.33 SDR per kg (equivalent to approx. EUR 10). Air transport: Standard liability e.g. Montreal Convention 22 SDR per kg (equivalent to approx. EUR 26.40). Maritime transport: e.g. HGB 2 SDR per kg (converted to approx. 2.40 EUR) or 666.67 SDR per piece or unit (converted to approx. 800 EUR).	Full compensation ***
Consequential damages (e.g. assembly downtime as a result of damage to goods)	Land transport: No liability on the part of the carrier or freight forwarder, if he is legally liable like a freight carrier. Air transport: No liability. Maritime transport: No liability.	Compensation within the scope of SCHUNCK consequential damages clause based on DTV goods 2000/2008 up to 500,000 EUR per loss event
Pure financial loss as a result of exceeding the delivery deadline)	Land transport: HGB: 3-fold of the amount of the freight charge, CMR: 1-fold of amount of the Freight charge. Air transport: Standard liability e.g. Montreal Convention 22 SDR per kg (equivalent to approx. EUR 26.40). Maritime transport: If German law, liability according to BGB (regular exclusion in bills of lading).	Damages within the scope of SCHUNCK financial loss clause based on DTV goods 2000/2008 up to 500,000 EUR per loss event
Damage during storage	Liability of the freight forwarder only in the event of fault. Limit according to ADSp 2017*: 8.33 SDR per kg, max. 35,000 EUR per claim	60 days per transport contract for temporary storage due to transport mandatory. After prior agreement Storage period extensions can be insured

\* General terms and conditions may contain additional liability limitations (e.g. ADSp 2017)

\*\* Insurance cover via the freight forwarder is available to those interested in the goods if they wish to have insurance cover.

\*\*\* Based on the registered sum insured (definition according to policy provisions)

\*\*\*\* If agreed in the general terms and conditions (AGB): Exclusion of liability for nautical negligence and fire/explosion possible for maritime transport

## Transport insurance

### Assignment of single countries to the insurance rate zones

Country	Zone
Afghanistan	auf Anfrage
Albania	3
Armenia	7
Azerbaijan	7
Belgium	2
Bosnia Herzegovina	3
Bulgaria	4
Denmark	2
Germany	1
Estonia	3
Finland	2
France	2
Georgia	7
Greece	2
Great Britain	2
Iraq	auf Anfrage
Ireland / North. Ireland	2
Italy	2
Kazakhstan	7
Kyrgyzstan	7
Kosovo	3
Croatia	3
Latvia	3
Lithuania	3
Luxembourg	2

Country	Zone
Morocco	8
Macedonia	3
Moldova	6
Mongolia	7
Montenegro	3
Netherlands	2
Norway	2
Austria	2
Poland	3
Portugal	2
Romania	4
Russian Federation	auf Anfrage
Sweden	2
Switzerland	2
Serbia	3
Slovakia	3
Slovenia	3
Spain	2
Tajikistan	7
Czech Republic	3
Turkey	4
Turkmenistan	7
Ukraine	auf Anfrage
Hungary	3
Uzbekistan	7
Byelorussia	auf Anfrage