



There is a summary below of what your goods in transit insurance may cover. For more information – read the full terms and conditions.

What is goods in transit insurance?

A goods in transit insurance policy covers goods against damage that occurs while the goods are being transported by lorry, train, ship or aeroplane. The carrier normally has limited liability for damages that occurs during transport. Your goods in transit insurance provides compensation for the insured goods. Länsförsäkringar then assesses whether it is possible to make a claim for damages against the carrier.

REMEMBER!

Always examine the goods or packaging upon receipt in order to check for any damage. If you discover or suspect damage has occurred, you must inform those from whom you received the goods in writing.

What does the goods in transit insurance policy cover?

The insurance policy is valid from the time the goods left the storage facility in connection with their transport, during loading, transportation and offloading, until the time the goods have been placed in storage.

REMEMBER!

If you have purchased the goods, the insurance policy will be valid from the location where the seller's insurance ceases to apply. This should be stipulated in the purchase agreement.

What is insured?

It is the goods themselves, the object that is insured. The packaging is there to protect the goods. Compensation is not normally provided in the event of damage to the packaging.

How are the goods insured?

This is always stated in your insurance policy document or other written confirmation.

What types of damage does the goods in transit insurance policy provide compensate for?

This insurance policy provides compensation in the event of most types of damage. This could be water damage, breakage, theft or that the goods have been lost or dropped during unloading or loading. The goods in transit insurance policy also provides compensation in the event of damage caused by natural peril, fire or explosion damage and damage that occurs in connection with driving off the side of the road, tipping over, an aeroplane crash or a derailment.

Please read the complete terms and conditions for more detailed information.

What is not insured?

Normal wastage or wear and tear

Compensation is not provided for damage caused by normal wastage or normal wear and tear. When handling certain types of cargo, it is normal for a portion to disappear during transport. For example, this applies to liquids that evaporate during loading and transport.

Damage due to the nature of the goods themselves

Compensation is not provided for this damage. For example, this applies to perishable goods that deteriorate over time.

Continues on the next page.

Continued from the previous page.

Damage due to climate change

The goods may suffer moisture damage if they are packaged in a warm and moist climate. The insurance policy does not provide compensation for this. Discuss with the carrier how you can avoid this type of damage.

Damage or costs caused by delays

The insurance policy applies if the goods have been delayed, however compensation is not provided for damage that has occurred only due to the delay. If the goods is delayed by more than 60 days due to an event covered by the insurance policy, you have the right to request compensation for total loss.

REMEMBER!

All exceptions are stated in the insurance company's terms and conditions.

What are your responsibilities?

Make sure you find out what your responsibilities are. The compensation may be reduced if you have not met the requirements.

- Ensure that the goods are packaged, wrapped up and put in order in a suitable manner
- Ensure that transportation is carried out with an appropriate means of transport
- Adhere to any requirements/instructions from the insurance company

REMEMBER!

Contact the carrier and discuss how the goods shall be put together and handled.

What is covered by the insurance policy?

If you have purchased the goods, the value of the goods is calculated based on the invoice. Other goods are calculated based on the market value of the goods on the date when the insurance policy starts to apply. In both cases, the shipping cost will be added.

If the goods can be repaired, the compensation will be the cost of repair. If it is not possible to repair the goods, the compensation will be calculated on the depreciation that has occurred.

What do you have to do if the transport is interrupted?

If the transportation of your goods is interrupted before the goods have reached the final destination – contact the insurance company immediately.

What do you have to do if the goods are lost?

If your goods are lost – immediately contact the insurance company or your contact person at the destination. Make a complaint and always inform the carrier of their responsibility in writing as soon as you are notified that the goods have been lost. A police report shall always be made if the goods have been stolen.

REMEMBER!

Read up on your responsibilities – if these are neglected the compensation may be reduced.

What do you have to do if the goods are damaged?

Immediately contact the insurance company if you discover damaged goods. Make a complaint and always inform the final carrier of their responsibility in writing as soon as you discover that the goods are damaged.

REMEMBER!

You are always liable for taking action in order to prevent and limit any damage, if this is not done, the compensation may be reduced.

What is a complaint?

A complaint is a written remark to the carrier that the goods are damaged or missing. This is normally done on the document the carrier asks you to sign when receiving the goods.

MTAB transports, handles and stores fragile and valuable objects with the lowest possible impact on both the objects and the environment.

As the leading carrier of art and exhibition objects in the Nordics, we offer tailor-made solutions for packaging, storing and exhibition installation.

HANDLE WITH CARE