Product 3: Carriers Protect

Cover: Accidental Damage Cover

Cargo Carried	Limit	Radius	Excess
General	$100,000	200km	$500

General Cargo can include wholesale/retail/electrical/white goods, grain, parcels/post, furniture (not house to house removalist cargo), agricultural and building site supplies, containers (non-refrigerated), forestry products/logs, mining product (non DG), premix concrete, soil, sand and gravel. General Cargo does **NOT** include vehicles, cars, machinery, livestock, Dangerous Goods, house removalist cargo, refrigerated cargo, bloodstock, boats, caravans or any of the excluded cargo noted in Your Carriers Protect Policy Wording.

OWNED CARGO

Cover for own cargo is excluded as You have advised Us that You **do not** carry any cargo owned by You.

EXCLUDED CARGO

The following Cargo types are excluded from cover unless they are specifically noted in Your Policy Schedule.

You have advised Us that You **do not** carry the following excluded cargo:

- Aircraft, helicopters, missiles and military drones
- Birds (except Poultry)
- Bloodstock, Stud Stock or Prize animals, or other animals (not being Livestock)
- Bullion, Precious jewellery/stones/metal objects, Cash or securities, Antiques or Works of fine art
- Horses
- Houses (unless site huts or dongas)
- LivePlants
- Nuclear Waste/Nuclear Material, Radioactive substances
- Spirits, Cigarettes and other tobacco based products, valued at over $50,000 any one occurrence (under $50,000 refer to the Endorsement noted in Your Schedule)

OPTIONAL EXTENSIONS

None

LIMIT ANY ONE VEHICLE / LOCATION / EVENT

The maximum Limit for any one event shall be no more than the highest Indemnity Limit shown in the tables above. Our liability to pay shall be limited to the Limit Of Indemnity for the Cover selected under any Part of Section 1 of this Policy as specified in Your Policy Schedule for any one loss or series of losses arising from the one event. If loss or damage occurs to more than one Cargo Type in any one event each Cargo Type damaged shall be limited to its own Limit of Indemnity, but Our liability to pay for the combined Cargo Type loss or series of losses arising from that one event shall be limited in aggregate to the highest Cargo Type Limit of Indemnity for those Cargo Types damaged.