

Open Policy (mini)



Features:

- approximately 15 insurance policy per year
- Not required to submit the application form every time.
- Just make a simple declaration by the Internet within 30 days after shipment
- Pre-annual cargo underwriting, on need to prepaid annual premium and only charge the fee when used.
- Covering most of the Asian countries, Oceania, Western Europe and the United States and Canada
- General merchandise insurance rate 0.059%
- The minimum premium is only \$ 230

Appendix I

This list is not conclusive. Please refer to the Company for merchandise which does not contained herein:-

Cat I

- 1) Electrical and Electronic Appliance but excluding Audio & Video Products, Computer and goods of similar nature, Notebook, Digital Camera, Electronic Games Console, Mobile Phone & Accessories, Palm-top or similar equipment
 - Institute Replacement Clause
 - Excluding Electronic, Electrical and Mechanical Derangement
- 2) Garments and Garments Accessories excluding Fashion Designer Products
- 3) Fabric, Textiles and the like
- 4) Shoes and Bags excluding Fashion Designer Products
- 5) Leather Products Fashion Designer Products
 - Excluding Mould, Mildew and Condensation
 - Excess : 1% of total sum insured in respect of each and every loss
- 6) Medical Miscellaneous (Cotton, Mask, Urine Bag, etc.)
- 7) Home / Retail Furnishings (Non-fragile)
- 8) Paper Products excluding packed in roll
- 9) Metal Ware, Hardware, Steel Ware, Tools and goods of similar nature
 - Excluding Rusting, Oxidation and Discolouration unless caused by Institute Cargo Clauses (B)
- 10) Plastic Products
- 11) Rubber Products
- 12) Toys
- 13) Computer Consumables (Ink, CD-R, DVD-R, etc.)
- 14) Sundry Goods (Goods Shelves, Bracket, Trolley, etc.)
- 15) Watches (Article Limit : USD50.00) except the Client of Art Time for the article limit not exceeding USD100.00
 - Institute Replacement Clause
 - Excluding Electronic, Electrical and Mechanical Derangement
- 16) Imitation / Costume Jewellery
- 17) Cosmetics excluding Perfume





Rating Schedule of CMA

Interest A

Voyages	
1	Inland Transit with Hong Kong
2	Asia (exclude Bangladesh, India, Middle East, Philippines, Sri Lanka, Turkey) / Australia
3	To/from Europe (exclude Eastern Europe) / North America (exclude Mexico)
4	To/from Bangladesh / Eastern Europe / India / Middle East / Philippines / Sri Lanka (from/upto port only) / Turkey
5	To/from Africa / Central & South America / Mexico

Countries Covered under Voyage (2) :-

★ Australia, Bhutan, Brunei, China, Hong Kong, Indonesia, Japan, Macau, Malaysia, Maldives, Papua New Guinea, New Zealand, Singapore, South Korea, Taiwan, Thailand, Vietnam

Countries Covered under Voyage (3) :-

★ Albania, Andorra, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Gibraltar, Greece, Iceland, Ireland, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, Norway, Portugal, San Marino, Spain, Sweden, Switzerland, United Kingdom, United States, Vatican City

Countries Covered under Voyage (4) :-

Bahrain, Bangladesh, Bulgaria, Czech Republic, Gaza Strip, Hungary, India, Israel, Philippines, Poland, Qatar, Romania, Russia, Saudi Arabia, Slovakia, Turkey, U.A.E., West Bank

Countries Covered under Voyage (5) :-

Argentina, Belize, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Egypt, El Salvador, Falkland Islands, French Guiana, Guatemala, Guiana, Guyana, Honduras, Jamaica, Mauritius, Mexico, Nicaragua, Panama, Peru, Puerto Rico, South Africa, Suriname, Uruguay, Venezuela