

## ALL RISKS TRANSPORTATION FORM

Attached to and forming part of Policy Number

issued to

by

at its Agency

located (city and state)

Date

This insurance covers only while the property insured is in the custody of:

- (a) Any railroad or railroad express company;
- (b) Public truckmen, land transfer and/or land transportation companies.

This policy also covers while on docks, wharves, piers, bulkheads, in depots, stations and/or on platforms, but only while in the custody of a common carrier incidental to transportation.

This insurance attaches from the time the goods leave the premises at initial point of shipment, and covers thereafter continuously, in due course of transportation, until the goods are unloaded at destination.

## THIS POLICY INSURES

Subject to the foregoing provisions, against all risks of loss of or damage from any external cause, with the following exceptions:

## THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE:

- (a) Caused by delay;
- (b) To accounts, bills, currency, deeds, evidences of debt, money, notes, securities;
- (c) To shipments which have been refused or which are returned by the consignee thereof;
- (d) To export or import shipments, or to risks by mail;
- (e) Caused by or resulting from strikes, lockouts, labor disturbances, riots, civil commotions or the acts of any person or persons taking part in any such occurrence or disorder;
- (f) Caused by or resulting from: (1) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack, (a) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or (b) by military, naval or air forces; or (c) by an agent of any such government, power, authority or forces; (2) any weapon of war employing atomic fission or radioactive force whether in time of peace or war; (3) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade;
- (g) Caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this policy; however, subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

## SPECIAL CONDITIONS

**Record of Shipments.** The Insured agrees to keep a true record of all shipments insured hereunder, and to keep such records open to the inspection by representatives of the Company at all times during business hours.

**Report of Shipments; Premium Readjustment.** The premium charged under this policy is based on an estimate of \$ \_\_\_\_\_ worth of shipments made during the period insured, and the Insured warrants that at the end of \_\_\_\_\_ Insured will report to the Company the actual value of all shipments covered hereunder during the period for which such report is required; if the total of all shipments so reported exceeds in the aggregate the said estimate, the Insured agrees to pay to the Company additional premium at the rate of \_\_\_\_\_ per \$100.00 of value in excess of said estimate, such additional premium to become due and payable to the Company immediately upon the furnishing of the aforesaid report or reports; if the total of all shipments so reported falls short of the said estimate, then the Company will return to the Insured premium at the same rate on the deficiency, but no return premium shall become due or payable until the expiration of this policy. It is understood and agreed that by the acceptance of this readjustment clause the reinstatement clause of this policy is waived.

**Cancellation.** This policy may be canceled by the Insured or by the Company by mailing written notice stating when, not less than five (5) days thereafter, such cancellation shall be effective. The Insured agrees to furnish to the Company an accurate statement, showing the total value of all shipments covered by this policy between the effective date of this policy up to and including the date of cancellation; the Insured further agrees to pay premium on such amount at the rate stated in the above readjustment clause. If the premium thus determined exceeds the initial premium paid, the amount of such excess immediately shall become due and payable to the Company; any unearned premium (the amount by which the initial premium exceeds the premium due) in excess of the minimum premium, shall be returned to the Insured.

**Minimum Premium.** Notwithstanding the foregoing readjustment privilege, the minimum premium for this insurance shall be \$ \_\_\_\_\_

All other terms and conditions of this policy remain unchanged.