

# DSV – Cargo Insurance



DSV offers customized transport- and logistics solutions to companies in all branches. With many years of experience, knowledgeable staff and a wide product range we can offer a dialogue with you as a customer and come up with the solutions that best suits you and your business needs.

## DSV Cargo Insurance, your protection in case of an accident

Protect your company from financial exposure resulting from physical loss of or damage to your goods by signing DSV Cargo Insurance, which is an all-risk insurance that also includes protection for war and strike. Conditions: ICC (A).

Together with our global insurance partner AIG we offer, through DSV Insurance AS, a competitive insurance coverage customized to your needs and for almost all types of goods. DSV Cargo Insurance can be signed either per consignment or per year

### Why should the goods be insured?

Cargo insurance complements, extends and increases considerably the limited basic protection in the transport regulations (eg. NSAB and the CMR-Convention). Without cargo insurance, compensation may be significantly lower than the value of the actual loss. DSV handles all goods with professional care but it can still be risks during transport.

### Advantages of DSV Cargo Insurance:

- Full compensation according to the commercial invoice (plus freight and up to 10 % trading profit) i.e. no limitation
- No deductible
- The premium will follow the flow of the goods – during a period of low goods flow the premium is reduced
- Simple to calculate costs per shipment, the premium is specified on the invoice
- Save administration, DSV is the only instance you claim
- Fast compensation, avoid 60 days waiting time for missing goods
- Quick settlement of claims, answer within 7 days
- Covers all costs in a General Average

### How to order insurance

Would you like to subscribe to a single insurance for road transport, you can just check the box for cargo insurance when you book your transport through myDSV. For other forms of booking indicate that you wish cargo insurance at time of booking. DSV Cargo Insurance can be supplemented by insurance for consequence costs in case of delay.

For further information or offer for yearly agreement, please send an e-mail to [SEinsurance@se.dsv.com](mailto:SEinsurance@se.dsv.com) or turn to your ordinary contact at DSV.

### Price

The premium will be based on the goods value, destination and modes of transport.

# DSV Cargo Insurance



## Premium calculation

Below is a table of premium rates for all modes of transport per cargo category and destination/zone, and a fast table. The insurance will be signed at DSV Insurance A/S by your regular contact at DSV. Policy conditions: ICC (A).

**Example of premium calculation:** Goods value: 220 000:- + freight: 1 500:- = 221 500:-  
221 500:- x 1,1 (trading profit) = insurance value\* 243 650:- . Premium within Europe: 243 650:- x 0,30% = 730 SEK

The premium is calculated in % of the insurance value *	Domestic	Zone 1:	Zone 2:	Not insurable
		Europe, North America, Baltics, Australia, New Zealand, the Middle East, China, Hong Kong, Japan, Singapore, Malaysia, South Korea, Thailand, Taiwan, Asia	Africa, Central- and South America, Caribbean, Russia, Belarus, Ukraine, Brazil, India (port/airport)	Iran, Afghanistan, Gaza Strip, Libya, Syria and other troubled countries. Ask for special instructions at uncertainty.
1. New packed goods 2. Used and unpacked goods	0,20%	0,30%	0,60%	x

DSV Xpress / courier transport for values up to 20 000:-, premium 1 %, minimum 150:-, above 20 000:- standard rates.

If the insurance is signed in connection with booking of transport, the minimum premium is 100:- for insurance values\* up to 100 000:-, special offer for category 1. Minimum premium for cat. 2 is 100:- then standard %.

3 + 4. Fragile goods like furniture, glass, marble Minimum premium 600:-	1,0%
5. Personal effects/household goods, cars, MC & water/pleasure crafts Minimum premium 1 300:-	1,0%

\*Insurance value = goods value + freight+ 10% trading profit.

**Quick table** – shows premium in SEK at below insurance values:

Insurance value* in SEK /premium in %	0,20 %	0,30 %	0,60 %	1,0 %
-50 000	100	100	100	600
50 001-70 000	100	100	100	700
70 001-90 000	100	100	100	900
90 001-100 000	100	100	100	1 000
100 001-150 000	300	450	900	1 500
150 001-200 000	400	600	1 200	2 000
200 001-500 000	1 000	1 500	3 000	5 000
500 001-1 000 000	2 000	3 000	6 000	10 000
1 000 001-1 500 000	3 000	4 500	9 000	15 000

Contact DSV's insurance expert for the following goods types or categories:

- Category 1-2 goods values exceeding SEK 1,3 million and category 3-5 exceeding SEK 400 000
- Designer clothes, watches, jewelry, beer, wine, spirits, raw tobacco, computers, electronics, cars/mc/water/pleasure crafts, personal effects, dangerous goods above 400 000:-
- Art, antiques, rare subjects, furs, mineral and steel products, concrete, precious or semi-precious metals/stones, aircrafts and parts, mobile phones, guns/arms/ammunition irrespectively of value
- War hit zones or other troubled countries
- Offer for yearly insurance, storage, consequential or exhibition insurance

Following cannot be insured:

Contracts, deeds, designs, patterns, securities, stamps, manuscripts, helicopters, living animals and tobacco.