

New Cargo Clauses	Old Cargo Clauses	
Institute Cargo Clauses (A)	Institute Cargo Clauses (All Risks)	(A.R.)
Institute Cargo Clauses (B)	Institute Cargo Clauses (With Average)	(W.A.)
Institute Cargo Clauses (C)	Institute Cargo Clauses (Free of Particular Average)	(F.P.A.)

**LEGEND:**

- Risks covered
- Risks not covered (or Exclusions)

Risks Covered and the Exclusions	Institute Cargo Clauses		
	(A)	(B)	(C)
Fire or explosion	●	●	●
Vessel or craft stranded, sunk, burnt or capsized	●	●	●
Land conveyance overturned or derailed	●	●	●
Collision or contact of vessel, craft or conveyance with any external object except water	●	●	●
Discharge of cargo at port of distress	●	●	●
Earthquake, lightning or volcanic eruption	●	●	●
Malicious damage	●	●	●
Theft	●	●	●
Delay	●	●	●
Inherent vice or nature of the subject matter insured	●	●	●
Willful misconduct of the assured	●	●	●
General average sacrifice	●	●	●
Jettison	●	●	●
Washing overboard	●	●	●
Entry of sea, river or lake water into vessel, craft, conveyance, container or place of storage	●	●	●
Total loss of any package lost overboard or dropped whilst loading on to, or unloading from, vessel or craft	●	●	●
Piracy	●	●	●
War	●	●	●
Strikes, riots and civil commotions, includes terrorists or any persons acting from a political motive	●	●	●
Use of any atomic or nuclear weapon	●	●	●
Ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear	●	●	●
Insufficiency or unsuitability of packing	●	●	●
The assured privy to the unseaworthiness of vessel or craft and/or unfitness of vessel, craft, conveyance or container at the time of loading	●	●	●
Insolvency or financial default of the owners or operators of the vessel	●	●	●