

M. E. DEY & COMPANY, INC.

Great American Insurance – Policy OMC3570105

This is a general guideline for your quick reference. It is not a summary or definitive outline of our policy.
Coverage is ALWAYS subject to the actual terms and conditions of our policy.

PROHIBITED COUNTRIES

Afghanistan
Angola
Armenia
Azerbaijan
Belarus
Bolivia
Estonia
Georgia

Iraq
Kazakhstan
Kyrgyzstan
Latvia
Lithuania
Mexico (truck shipments)
Moldova

Nigeria
Paraguay
Russia
Tajikistan
Turkmenistan
Ukraine
Uzbekistan

UN-APPROVED COMMODITIES

Artwork (fine arts)
Bulk Products
Cash in Transit
Cellular (mobile) telephones
Cigarettes & Other Tobacco Products
Computer Chips & Similar Memory Devices
Cotton
Defective Goods

Eggs
Flowers
Fresh Fruit
Furs
Gems & Stones
Jewelry
Laptop Computers
Live Animals

Plants
Plasma Televisions
Personal Effects (See
Average Terms)
Porcelain products (other
than tile)
Securities & other
negotiable papers
Specie
Watches (over \$75 per watch)

LIMITS OF LIABILITY:

\$2,000,000 *Any one Vessel or any one place*

\$ 500,000 *Any one Aircraft*

\$ 200,000 *Any one on-deck*

\$ 1,000 *Any one package registered mail, parcel post and/or first class or Government insured*

Average Terms

NEW APPROVED GENERAL MERCHANDISE and *factory refurbished reconditioned goods are insured for "ALL RISKS". The following cargos are insured for the following special insuring terms. *Factory refurbished/reconditioned goods shall be defined as goods that have been fully refurbished and /or reconditioned to like new quality by the original manufacturer or authorized representative.

- **Autos and Motorcycles (Not more than 12 years old) boxed and/or containerized:** All Risks. Deductible 3%, minimum of \$250 each automobile. No coverage while vehicle is operated under its own power except while loading and unloading.
- **Auto & Motorcycles more than 12 year old unboxed and/or non-containerized:** FPA
- **Bagged Goods:** All Risks. Subject to a deductible of 3%, minimum of \$250 for breaking, tearing, ripping or bursting of bags.
- **Boats/Yachts (containerized), valued under \$500,000 & under 40' in length:** All Risk, Subject to a 1% deductible, minimum of \$250.
- **Boats/Yachts (non-containerized), exceeding \$500,000 & under 40' in length:** FPA
- **Ceramic, Marble, Porcelain & Granite Tiles:** (excluding blocks & slabs) All Risk. Subject to a deductible 5%, minimum of \$250.
- **Ceramic, Marble, & Granite Slabs and Blocks:** FPA
- **Chinaware, Glassware and Other Similar Fragile Articles (excluding Windows & Plate Glass):** All Risks. Subject to a deductible 5% minimum \$250.
- **Frozen Foods shipped under refrigeration via ocean vessel & connecting conveyance:** All Risks. Excluding deterioration, decay, or spoilage, unless caused by reefer breakdown of 24 consecutive hours or more or negligence of any person. Warranted goods are in sound condition at time of commencement and that a Ryan recorder or temperature device shall be in used in each and every refrigerated container.
- **Frozen Foods shipped by AIR** are on APPLICATION.
- **Household Goods and Personal Effects (including Artwork & Antiques):** All Risks. Subject to a deductible 3% of the insured value, minimum of \$250. Warranted itemized valued inventory / Professionally Packed Warranted fragile articles (glass, china, marble and earthenware) limited to 15% of the total insured value. Warranted no single item of artwork or antiques is valued at more than \$10,000.
- **Household Goods & Personal Effects NOT professionally packed:** FPA
- **Lumber Under Deck:** All risks. Subject to a 2% deductible, Minimum \$250
- **Lumber on Deck:** FPA
- **Scrap Metal:** FPA excluding bearings, turnings, engine blocks and/or oil covered scrap, shipments exceeding \$500,000 in value and/or on vessels for break-up voyages.
- **Steel & Steel Products:** All Risks, excluding rust, oxidation & discoloration. Non-crated pipe, tube, rods, beams further to exclude bending, twisting, and end damage.
- **Used Goods/Merchandise:** FPA Only.
- **Windows, Plate Glass and Similar Merchandise:** FPA
- **Wines, Liquor, Beers & Similar Spirits:** All Risk. Subject to a 1% deductible, minimum \$250 for pilferage and/or breakage.