



## Transport insurance of goods (cargo insurance)

### Pre-purchase information

The buyer of Transport insurance for goods has the right to receive this pre-purchase information before the purchase of the insurance is carried out. For a comprehensive understanding of the insurance, it is important that the information is read carefully. Also read the complete insurance terms and conditions to safeguard that cover is in place as regards to the particular transport. The full insurance terms and conditions are found here: <https://www.aig.se/affars/produkter/marina/varuforsakring-schenker>. It is the complete insurance terms and conditions that constitute the agreement with the insurer and which will be applied by the insurer in the event of a claim. For questions or evaluation of the contents of the insurance terms and conditions the insurer's customer service can be reached on 08-506 920 70.

### Information about the insurer and the insurance intermediary

The Insurer is AIG Europe S.A. Branch in Sweden, org. no. 516411-4117. AIG Europe S.A. Sweden is a branch of AIG Europe S.A., org. no. B218806, which is an insurance company registered in Luxembourg. AIG Europe S.A. is authorized by the Luxembourg Ministère des Finances and is under the supervision of the Commissariat aux Assurances. AIG Europe S.A. The branch in Sweden is under the supervision of the Swedish Financial Supervisory Authority and the Swedish Consumer Agency regarding marketing. The branch's postal address: Box 3506, 103 69 Stockholm. The branch's telephone number, e-mail address and web address: + 46-8-506 920 00, info.sweden@aig.com and www.aig.se.

Independent insurance intermediaries of the insurance is Schenker AB, org. Nr. 556250-3630 Schenker AB is supervised by the Swedish Financial Supervisory Authority and the Swedish Consumer Agency regarding marketing. Schenker AB's address 412 97 Gothenburg. Schenker AB's telephone number +46 31 703 8000 Web address: www.schenker.se

### What the insurance covers

The insurance covers damage to or loss of the goods caused by certain events in connection with the goods being transported by Schenker AB as well as certain associated costs. Used goods can be insured but then under conditions that only cover total loss. For exceptions to the scope of the insurance, see below.

### Who the insurance covers

The insurance covers the policyholder, who is the one who entered into the insurance contract, or the insured, who is the one whose interest has been insured against damage.

### When the insurance applies

The insurance begins when the goods are handed over to Schenker AB or from the time the goods have been submitted to Schenker AB's parcel agent. The insurance ends when Schenker AB delivered the



goods to the specified address. If delivery is made to Schenker AB's parcel agent, the insurance applies until the recipient has picked up the goods from the parcel agent.

### **Where the insurance applies**

The insurance applies worldwide, but the insurer is not obliged to offer coverage or fulfill any obligations to the policyholder or the insured if this means that the insurer would violate any of the sanctions laws or regulations that were adopted at any time by the UN, the EU or the US and is current.

### **Some important exceptions**

Below are some important exceptions. Full exemptions and limitations are set out in the insurance certificate.

The insurance does not cover and does not compensate for damage, loss or expense that has been caused directly or indirectly by or can be attributed to:

- Insufficient or improperly packaged goods
- Mobile phones, tablets and computers
- Pharmaceutical
- Antique objects, art, artwork
- Tobacco, snus and alcohol
- Gemstones (or precious stones), pearls or metals
- Bank checks, banknotes and money regardless of currency
- Livestock, purebred and live animals
- Plants, fruits and vegetables
- Already damaged goods
- The insurance does not cover damage, loss or cost caused by the temperature impact due to operational interruption in the cooling, freezing or heating system.

### **Payment of premium**

The insurance is signed and paid in connection with the transport order is being made at Schenker AB. The insurance can be subscribed according to a separate agreement with Schenker AB in which case the premium is paid via the ordinary transport invoice. The premium is based on the goods value stated in connection with the insurance being taken out. There is no possibility in retrospect (i.e. when the goods are handed over to Schenker AB or alternatively to Schenker AB's parcel agent) to take out insurance. The value of the goods and the premium can also not be adjusted when the goods are handed over to Schenker AB or to Schenker AB's parcel agent.

### **Return Policy**

When an insurance is purchased remotely, for example via the Internet, a consumer according to law (2005: 59) on distance contracts and agreements outside business premises has the right to regret the purchase within 14 days from the time the consumer receives the pre-purchase information and the insurance terms and conditions. If the right of withdrawal is exercised, the consumer shall recover what



the consumer has paid with a deduction for compensation for the service provided at the request of the consumer under the agreement before the right of withdrawal was exercised. When exercising the right of withdrawal, the insurer's customer service is reached on 08-506 920 70.

## Safety

It is the responsibility of the policyholder / insured to follow the safety regulations and / or other special regulations that the insurer informs in order to prevent or limit damage, for example regarding the product must have been packaged in a way that is sufficient for the goods to reasonably not be damaged or lost during transport. If a security regulation and / or other special regulation has been infringed and the breach has caused or contributed to damage or loss, this can result in the insurance compensation being reduced.

## In the event of a damage or loss

In the event of damage, a claim form is filled in which is found here:

<https://www.aig.se/affars/produkter/marina/varuforsakring-schenker>. All documentation relevant to the damage should be attached to the form. If the damage is the result of theft, a police report must be submitted within 48 hours of the theft being discovered. The damage must be reported no later than 6 months after the injury has been discovered.

## Compensation for a damage or loss

In the event of damage arising during transport, the insurance replaces, without deductible (SEK 0), the insurance value which is the full value of the goods or the maximum value of the goods, including transport cost and 10% in trading profit. Stolen or damaged goods are replaced by the market value, i.e. with what it would cost to buy the corresponding item or up to the value of the goods invoice. If the goods can be repaired, the insurance replaces the costs up to the insurance value including the object's value reduction with the difference between the object's value in undamaged condition compared to the value in damaged condition, but only maximum up to the insurance value. If the goods are delayed for more than 60 days and the reason for the delay is due to an event covered by the insurance, compensation for total loss is obtained.

## Applicable law and applicable language

Swedish law applies to the insurance and has been followed when marketing the insurance. The insurance and information about the insurance are available in Swedish during the contract period.

## Complaints

If a customer is not satisfied with the insurer's service, a complaint can be sent free of charge to the insurer's complainant responsible person who is reached at the e-mail address: [klagomal@aig.com](mailto:klagomal@aig.com) or by telephone +46 8 506 920 00. If the complaint is regarding the handling of a claim, the claims department can also be contacted at the: [claims.sweden@aig.com](mailto:claims.sweden@aig.com) email address. A private person can turn to the Allmänna reklamationsnämnden (ARN) for a free hearing. ARN recommends how disputes should be



resolved, but does not deal with all types of cases. ARN's address: Box 174, 101 23 Stockholm. ARN's telephone number: 08-508 860 00.

### **Legal dispute**

Disputes arising in connection with the insurance contract shall be finally settled through arbitration proceedings administered by the Stockholm Chamber of Commerce's Arbitration Institute (SCC).

### **Processing of personal data**

In order to provide our products and services and to operate our business, we (AIG) will collect, use and disclose your personal information. We do this for various purposes, including making automated and non-automated decisions (including profiling) on whether to provide insurance, assistance, or other services, to respond to your inquiries and process claims. Your personal data may also be used for marketing purposes. We may also use your personal data to detect, prevent and investigate crimes (including fraud and money laundering). We may share your personal information with our partners, service providers and other third parties for these purposes. Your personal data may be transferred outside the country in which you are located, including outside the European Economic Area. As registered, you have certain rights that apply to your personal data. More information about AIG's use of personal data and your rights as registered can be found at <https://www.aig.se/integritetpolicy>.