



2 March 2009

**Exclusions from Damage Waiver Cover (DWC) that arise from any of the following:**

- Wear and tear, ordinary leakage, ordinary loss in weight or volume or inherent vice of the goods.
- Delay, loss of market or consequential loss of any description.
- Goods insufficiently packed/protected to cope with general freight forwarding via road, rail or other means, including loading/unloading and general handling of the goods.
- Mechanical, electrical breakdown or malfunction of goods where there is no external evidence that an accident has occurred.
- War or warlike activities which means invasion, act or foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or civil strife following any of these.
- Expropriation which means the lawful seizure, confiscation, nationalisation or requisition of goods.
- Anything nuclear or radioactive, meaning the ionising radiations from or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter or nuclear waste, weapon, device, fuel, installation, reactor or any component of these. However, this exclusion does not apply to radioactive isotopes carried for agricultural, commercial, medical or scientific purposes.
- Any biological, bio-chemical or electromagnetic weapon.
- Terrorism, which means any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological or similar aim or to intimidate or influence a government (whether lawfully constituted or not), or any section of the public. However, this exclusion shall not apply to loss or damage to goods or any related expense caused by any terrorist or person acting from a political motive provided that such loss, damage, death or expense would have been covered by the events against but for this exclusion.
- Fines, penalties or punitive damages.