



# ICC-Institute Clauses Comparison

RISKS (Proximate Cause)	Institute Cargo Clauses		
	<u>A</u>	<u>B</u>	<u>C</u>
Stranding, Grounding, Sinking or Capsizing	Yes	Yes*	Yes*
Overturning or Derailment of Land Conveyance	Yes	Yes*	Yes*
Collision of Ship or Craft with another Ship or Craft	Yes	Yes*	Yes*
Contact of Ship, Craft or Conveyance with anything other than Ship or Craft (excludes Water but not Ice)	Yes	Yes*	Yes*
Discharge of Cargo at Port of Distress	Yes	Yes*	Yes*
Fire or Explosion	Yes	Yes*	Yes*
Earthquake, Volcanic Eruption or Lightning	Yes	Yes*	No
Malicious Damage	Yes	No**	No**
Theft/Pilferage	Yes	No	No
General Average Sacrifice	Yes	Yes	Yes
Jettison	Yes	Yes	Yes
Washing Overboard (deck cargo)	Yes	Yes	No
War Risks (except Piracy)	No	No	No
Takings at Sea (except War Risks)	Yes	No	No
Seawater entering Ship, Craft, Hold, Conveyance Container Lift Van or Place of Storage	Yes	Yes	No
River or Lake Water entering same	Yes	Yes	No
Loss overboard during Loading/Discharge (total loss only)	n/a	Yes	No
Any risks of physical loss or damage not specified	Yes	No	No
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\* Common Clause 1.1 of the B and C Clauses requires the loss or damage to be reasonably attributable to the cause of damage

\*\* Can be bought back

Clauses A are sometimes referred to as "Full Cover," Clauses B are sometimes referred to as "With Particular Average," and Clauses C as "Free of Particular Average."

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