

## **SPECIAL CLAUSE ABOUT DEDUCTIBLE (A)**

The claims shall be paid for loss or damage to insured interest in excess of the amount listed in the policy schedule or equivalent in other currencies on the whole.

However, this excess does not apply to

1. survey fee,
2. General Average, salvage or special charges,
3. loss, damage or expense arising from the ship or craft being stranded, sunk, burnt or attributable to fire or collision,
4. loss, damage or expense covered under relevant Institute War Clauses or Institute S.R.C.C. Clauses ,and Insurer shall pay the actual cost caused by loss of or damage to insured interest up to limit on the insurance amount of each shipment.