

SPECIAL CLAUSE FOR DISAPPEARANCE OF LOSS

1. If goods disappeared, are presumed lost or lost through piracy, the Insurer will pay as for a total loss.

The goods may be presumed lost if they are not delivered within the delivery period or within a period corresponding to the delivery period, but at least 20 days, or in the case of cross-border carriage, 30 days. If communications are disrupted through war, hostilities, civil war or civil commotion, the time limit will be extended proportionally to the circumstances of the case, subject to a maximum of six months.

2. The insured articles will be deemed totally lost if they are delivered to a non-authorized consignee by the carrier and the Policyholder has no prospect of retrieving them.

The articles are deemed irretrievably lost if they cannot be retrieved from a non-authorized holder within a period of three months following delivery. The Policyholder is not obliged to have recourse to legal assistance.