

BEFORE LOADING CLAUSE

Notwithstanding anything contained herein to the contrary, this insurance (**War & S.R.C.C. Risks are subject to their respective Institute Clauses or similar Clauses**) attaches from the time either,

1. the insured interest purchased by the Insured on EXW or similar terms leaves shipper's factory,
2. the insured interest purchased by the Insured on FCA, F.O.B., C & F or other similar terms is duly vested in the Insured, including the case the Insured have to bear the risks under F.C.A., F.O.B. or C & F terms with the shipper,
3. the insured interest leaves the Insured's warehouse or place of storage in the policy under C.I.F. or other similar terms,

and continues during the ordinary course of transit to and whilst in any intermediate warehouse which the Insured elect to use for storage, allocation or distribution prior to shipment, **provided that the period of coverage before loading on board the oversea vessel or aircraft shall not exceed 30 days.**