

Zurich Carriers Cargo Liability Insurance Policy

This Quick Reference Guide provides a snapshot of the changes in comparison to the current Zurich Carriers Cargo Liability Insurance Policy Wording

This policy wording is effective 3 November 2017 for all new business and renewal business.



Note: This information is intended as a guide only. Please review the whole document for full details of coverage provided. Exclusions, limits and conditions apply.

Legend: ✓ = Was included ✗ = Not included

Section of Document	NEW Zurich Carriers Cargo Liability Insurance CGEL-012800-2017	Existing Zurich Carriers Cargo Liability Insurance MSTT-005882-2011
Notices		
About Zurich	Updated	
Policy wording		
The cover	Refers to your liability as a carrier under the Contract and Commercial Law Act 2017, Part 5 – Subpart 1	Refers to your liability as a carrier under the New Zealand Carriage of Goods Act 1979
Additional benefits		
2. Extensions to liability	<p>Updated to refer to the Contract and Commercial Law Act 2017</p> <p>‘We will not rely on section 260(2)(d) of the Contract and Commercial Law Act 2017, which states that you shall not be liable for the loss of or damage to goods that occurs while you are responsible for the goods under a contract of carriage to the extent that you prove that the loss or damage resulted directly and without fault on your part from saving or attempting to save life or property in peril, unless specifically requested by you.’</p>	<p>‘We will not rely on section 14(d) of the New Zealand Carriage of Goods Act 1979 which states that you shall not be liable for loss of or damage to goods in circumstances where such loss or damage results directly and without fault on your part from act(s) of saving life or property in peril, unless specifically requested by you.’</p>

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Optional additional benefits

Warehouse liability	Refers to a contract of carriage as defined in the Contract and Commercial Law Act 2017, Part 5 – Subpart 1)	Refers to a contract of carriage as defined in the New Zealand Carriage of Goods Act 1979
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Duties in relation to an event which may give rise to a claim

14.4	Refers to the Contract and Commercial Law Act 2017, Part 5 – Subpart 1	Refers to the New Zealand Carriage of Goods Act 1979
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