



CARGO INSURANCE OPEN POLICY

In accordance with the authorization granted under the Contract as specified in the Schedule to Hanson Insurance Services Limited by certain Underwriters at Lloyd's whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Certificate Signing Office, and in consideration of the Premium specified herein, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with their terms and conditions contained herein or endorsed hereon.

The subscribing Underwriters' obligation under this Policy to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Underwriters are not responsible for the subscription of any co-subscribing Underwriters who for any reason does not satisfy all or part of its obligation.

All summons, notice, or process to Lloyd's Underwriters is to be served upon Lloyd's General Representative for Hong Kong, Suite 619, 4/F Reception, Lee Garden Three, 1 Sunning Road, Causeway Bay, Hong Kong, who has the authority to accept service and to appear on the Lloyd's Underwriters' behalf.

Underwriters as used in this Open Policy are interchangeable with the Insurer.

THE INSTITUTE CLAUSES

The institute clauses referred to in this Open Policy are those current at the inception of this Open Policy but should such clauses be revised during the period of this Open Policy, and provided that the Underwriters shall have given at least thirty (30) days' notice thereof, then the revised institute clauses shall apply to risks attaching subsequent to the date of expiry of the said notice.

INSTITUTE STANDARD CONDITIONS FOR CARGO CONTRACTS

1. This Open Policy is to insure the subject-matter for the transits and on the conditions named shipped by or for account of the Insured or the insurance of which is under Insured's control as selling or purchasing agent unless insured elsewhere prior to inception of this Open Policy or to insurable interest being acquired.
This Open Policy does not cover the interest of any other person, but this shall not prevent a transfer of the insurance by the Insured or Assignee.
2. It is a condition of this Open Policy that the Insured is bound to declare hereunder every consignment without exception, Underwriters being bound to accept up to but not exceeding the amount specified in Clause 3. below.
3. 3.1 This Open Policy is for an open amount but the amount declarable may not exceed the Limit of Conveyance in respect of any one vessel, aircraft or conveyance.
3.2 Should this Open Policy be expressed in the form of a floating policy, the total amount declarable hereunder may not exceed the Limit of Conveyance, subject always to the provisions of Clause 3.1 above.
4. Notwithstanding anything to the contrary contained in this Open Policy, Underwriter's liability in respect of any one accident or series of accidents arising from the same event in any one location shall not exceed the Limit of Conveyance.
5. In the event of loss accident or arrival before declaration of value, it is agreed that the basis of valuation shall be the prime cost of the goods or merchandise plus the expenses of and incidental to shipping, the freight for which the Insured is liable, the charges of insurance plus up to ten (10) percent.
6. This Open Policy is subject to the Institute Classification Clause.
7. Should the risks of war, strikes, riots and civil commotions be included in the cover granted by this Open Policy, the relevant Institute War Clauses and Institute Strikes Clauses shall apply.
8. The Institute Clauses referred to herein are those current at the inception of this Open Policy but should such clauses be revised during the period of this Open Policy, and provided that Underwriters shall have given at least thirty (30) days' notice thereof, then the revised Institute Clauses shall apply to risks attaching subsequent to the date of expiry of the said notice.
9. This Open Policy may be cancelled by either the Underwriters or the Insured giving thirty (30) days' notice in writing to take effect but risks covered by Institute War Clauses may be cancelled at seven (7) days' notice and risks covered by the Institute Strikes Clauses may be cancelled at seven (7) days' notice, or forty-eight (48) hours' notice in respect of shipments to or from the United States of America. Notice shall commence from midnight of the day when it is issued but cancellation shall not apply to any risks which have attached in accordance with the cover granted hereunder before the cancellation becomes effective.

Note: The Insured is required to give the earliest provisional notice of intended shipments advising in each case the name of the vessel and approximate value of the shipments.

INSTITUTE MARINE POLICY GENERAL PROVISIONS (CARGO)

The following general provisions are incorporated in this Open Policy:

ENGLISH LAW AND PRACTICE CLAUSE

This insurance is subject to English Law and practice.

INSURABLE INTEREST CLAUSE

1. In order to recover under this insurance the Insured must have an insurable interest in the subject-matter insured at the time of the loss.
2. Subject to 1. above, the Insured shall be entitled to recover for insured loss occurring during the period covered by this insurance, notwithstanding that the loss occurred before the contract of insurance was concluded, unless the Insured was aware of the loss and the Underwriters were not.

DUTY OF INSURED CLAUSE

It is the duty of the Insured and its servants and agents in respect of loss recoverable hereunder:

1. to take such measures as may be reasonable for the purpose of averting or minimising such loss, and
 2. to ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised
- and the Underwriters will, in addition to any loss recoverable hereunder, reimburse the Insured for any charges properly and reasonably incurred in pursuance of these duties. to ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised

WAIVER CLAUSE

Measures taken by the Insured or the Underwriters with the object of saving, protecting or recovering the subject-matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party.

WAR EXCLUSION CLAUSE

In no case shall this insurance cover loss damage or expense caused by:

1. war civil war revolution rebellion insurrection, or civil strike arising therefrom, or any hostile act by or against a belligerent power.
2. capture seizure arrest restraint or detainment (piracy excepted), and the consequences thereof of any attempt thereat.
3. derelict mines torpedoes bombs or other derelict weapons of war.

ATOMIC AND NUCLEAR EXCLUSION CLAUSE

In no case shall this insurance cover loss, damage or expense arising from the use of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

The following provision shall be paramount and shall override anything which may appear elsewhere in this contract:

Should this insurance be extended to cover any loss damage or expense excluded by the above War Exclusion Clause, such war risks cover shall not extend to any claim based upon loss of or frustration of the insured voyage or adventure.

CYBER LOSS ABSOLUTE EXCLUSION CLAUSE

1. Notwithstanding any provision to the contrary within this policy, this policy excludes any Cyber Loss.
2. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
 - 2.1 the use or operation of any Computer System or Computer Network;
 - 2.2 the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
 - 2.3 access to, processing, transmission, storage or use of any Data;
 - 2.4 inability to access, process, transmit, store or use any Data;
 - 2.5 any threat of or any hoax relating to 2.1 to 2.4 above;
 - 2.6 any error or omission or accident in respect of any Computer System, Computer Network or Data.
3. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
4. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
5. Data means information used, accessed, processed, transmitted or stored by a Computer System.

GENERAL CONDITIONS

CONTAINERIZED GOODS

Warranted that goods are to be stowed in container if shipped by vessel.

BASIS OF VALUATION

The basis of valuation for the purposes of this Open Policy shall be the value declared for insurance which shall not exceed the basis of valuation as specified in the schedule. In the event of loss accident or arrival before declaration of value, it is agreed that the basis of valuation shall be the prime cost of the goods or merchandise plus the expenses of and incidental to shipping, the freight for which the Insured is liable, the charges of insurance and ten (10) percent.

BINDING OF RISKS

No insurance shall be bound more than sixty (60) days in advance of its inception date.

DECLARATION

It is a condition of this Open Policy that the Insured is bound to declare every consignment without exception, the Underwriters being bound to accept, subject to the terms and conditions of this Open Policy, up to but not exceeding the limits of liability specified in the schedule.

Declaration shall be made to the Underwriters prior to despatch or as soon as possible after departure of vessel or conveyance. All declarations must be submitted by the Insured to the Underwriters not later than the twentieth date of each month for computing monthly premium. Provisional advice to the Underwriters of any large intended shipments is requested.

CLAIMS PAYABLE

As may be shown on certificates or policies issued in respect of declarations made in terms of this Open Policy.

ON DECK SHIPMENT

For the purpose of this Open Policy, "on deck" shipments in containers, carried on vessels properly fitted for the carriage of containers, shall be considered to be under deck shipments.

All other shipments carried "on deck" and subject to an "on deck bill of lading" are insured subject to Institute Cargo Clauses (C) conditions.

DANGEROUS DRUGS CLAUSE

It is understood and agreed that no claim under this Open Policy will be paid in respect of drugs to which the various international conventions relating to opium and other dangerous drugs apply unless:

1. the drugs shall be expressly declared as such and the name of the country from which and the name of the country to which they are consigned shall be specifically stated.
2. the proof of loss is accompanied either by a licence, certificate or authorization issued by the government of the Country to which the drugs are consigned showing that the importation of the consignment into that country has been approved by that government, or, alternatively, by a licence, certificate or authorization issued by the government of the country from which the drugs are consigned showing that the export of the consignment to the destination stated has been approved by that government.

3. the route by which the drugs were conveyed was usual and customary.

F.O.B. PRE-SHIPMENT CLAUSE (APPLICABLE FOR IMPORT SHIPMENT ONLY)

Notwithstanding the terms of the contract of sale this insurance covers the insured interest from warehouse to warehouse but in the event of the Underwriters settling any loss that occurred prior to the Insured acquiring an insurable interest, the Underwriters shall take over the rights and remedies of the Insured that may exist under any certificate or policy covering the insured interest prior to shipment.

PACKERS CLAUSE (APPLICABLE FOR IMPORT SHIPMENT ONLY)

It is agreed, when requested, that the insured interest shall be covered from the time of leaving store or factory en route to packers warehouse whilst there for packing (but limited to one month prior to shipment) and thence in transit to overseas steamer, or held covered.

NO SURVEY CLAUSE

It is noted and agreed that survey of any loss with claim amount not exceeding USD1,000 will be waived, provided that the Insured shall report to the Insurer as soon as such loss comes to the knowledge of the Insured and shall submit to the Insurer within seven (7) days from the date of first report all documents as listed out in the **DOCUMENTATION OF CLAIMS CLAUSE** together with photos for proving and supporting the claim.

EXCLUSIONS

1. Excluding loss or damage directly or indirectly attributable to infidelity of the Insured and/or any of the Insured's employee.
2. Excluding theft from the carrying truck when it is left unattended (temporary unattendance within the compound of the customs authorities, if any, is hereby exempted) in respect of land transit between China and Hong Kong.
3. Excluding the risks of rusting, oxidation and discoloration.
4. Excluding the risks of mould, mildew, moth, worms and insect bites.
5. Excluding the risks of breakage, denting, cracking, scratching, chipping and marring.

CLAUSES AND/OR WARRANTIES AND/OR ENDORSEMENTS APPLICABLE TO ALL SHIPMENTS

CARGO ISM ENDORSEMENT JC 98/019

Applicable to shipments on board Ro-Ro passenger ferries.

Applicable, with effect from 1st July 1998, to shipments on board passenger vessels transporting more than 12 passengers and oil tankers, chemical tankers, gas carriers, bulk carriers and cargo high speed craft of 500 gt or more.

Applicable with effect from 1st July 2002 to shipments on board all other cargo ships and mobile offshore drilling units of 500 gt or more.

In no case shall this insurance cover any loss, damage or expense where the subject-matter insured is carried by a vessel that is not ISM Code certified or whose owners or operators do not hold an ISM Code Document of Compliance when, at the time of loading of the subject-matter insured on board the vessel, the Assured were aware, or in the ordinary course of business should have been aware either that such vessel was not certified in accordance with the ISM Code or that a current Document of Compliance was not held by her owners or operators as required under the SOLAS Convention 1974 as amended.

This exclusion shall not apply where this insurance has been assigned to the party claiming hereunder who has bought or agreed to buy the subject matter insured in good faith under a binding contract.

COMPUTER MILLENNIUM CLAUSE (CARGO) JC97/077

In no case shall this insurance cover any loss, damage, expense or liability of whatever nature which might otherwise be recoverable under this insurance arising out of or in any way connected with, whether directly or indirectly, the use or operation of any computer, computer system, computer software, programme or process or any electronic system where any such loss, damage, expense or liability arises, whether directly or indirectly, as a consequence of (i) the date change to the year 2000 or any other date change and/or (ii) any change or modification of or to any such computer, computer system, computer software, programme or process or any electronic system in relation to any such date change.

MARINE CYBER EXCLUSION

This clause shall be paramount and shall override anything in this insurance inconsistent therewith.

- 1 In no case shall this insurance cover any loss, damage, liability or expense directly or indirectly caused by, contributed to by or arising from:
 - 1.1 the failure, error or malfunction of any computer, computer system, computer software programme, code, or process or any other electronic system, or
 - 1.2 the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

DERANGEMENT CLAUSE

This insurance does not cover any loss, damage or expense arising from electrical, electronic and/or mechanical derangement.

DUTY CLAUSE (APPLICABLE ONLY IF SEPARATELY INSURED AND SPECIFIED IN THE SCHEDULE)

To pay partial loss sustained on duty imposed on the goods insured hereunder, by reason of the perils insured against, but subject to the Certificate terms of average; also to pay total loss if the goods are totally lost in accordance with the Certificate terms after the duty is paid.

In case of the insured amount of duty stated herein being in excess of the full amount of duty imposed on the goods insured hereunder according to the relevant regulations when they arrive at the final port of discharge named herein in sound condition Underwriters' liability shall not exceed the amount of actual loss of duty.

In case of the insured amount of duty stated herein being less than the full amount of duty mentioned above, Underwriters' liability shall not exceed such proportion of the loss sustained on duty as the former bears to the latter.

The Insured shall, when the Underwriters so elects surrender the goods to the Customs Authorities and avoid duty payment, and in case of any reduction in duty the amount so reduced shall be deducted in settling any loss for which the Underwriters may be liable.

INSTITUTE CLASSIFICATION CLAUSE CL354 01/01/01

QUALIFYING VESSELS

1. This insurance and the marine transit rates as agreed in the policy or open cover apply only to cargoes and/or interests carried by mechanically self-propelled vessels of steel construction classed with a Classification Society which is:
 - 1.1 a Member or Associate Member of the International Association of Classification Societies (IACS*), or
 - 1.2 a National Flag Society as defined in Clause 4 below, but only where the vessel is engaged exclusively in the coastal trading of that nation (including trading on an inter-island route within an archipelago of which that nation forms part).

Cargoes and/or interests carried by vessels not classed as above must be notified promptly to underwriters for rates and conditions to be agreed. Should a loss occur prior to such agreement being obtained cover may be provided but only if cover would have been available at a reasonable commercial market rate on reasonable commercial market terms.

AGE LIMITATION

2. Cargoes and/or interests carried by Qualifying Vessels (as defined above) which exceed the following age limits will be insured on the policy or open cover conditions subject to an additional premium to be agreed.
Bulk or combination carriers over 10 years of age or other vessels over 15 years of age unless they:
- 2.1 have been used for the carriage of general cargo on an established and regular pattern of trading between a range of specified ports, and do not exceed 25 years of age, or
- 2.2 were constructed as containerhips, vehicle carriers or double-skin open-hatch gantry crane vessels (OHGCs) and have been continuously used as such on an established and regular pattern of trading between a range of specified ports, and do not exceed 30 years of age.

CRAFT CLAUSE

3. The requirements of this Clause do not apply to any craft used to load or unload the vessel within the port area.

NATIONAL FLAG SOCIETY

4. A National Flag Society is a Classification Society which is domiciled in the same country as the owner of the vessel in question which must also operate under the flag of that country.

PROMPT NOTICE

5. Where this insurance requires the assured to give prompt notice to the Underwriters, the right to cover is dependent upon compliance with that obligation.

LAW AND PRACTICE

6. This insurance is subject to English law and practice.
- * For a current list of IACS Members and Associate Members please refer to the IACS website at www.iacs.org.uk.
- ** Notwithstanding this Clause, non-qualifying vessels trading within the coastal waters of Hong Kong, Macau and China shall hold a Certificate of Seaworthiness.

INSTITUTE CYBER ATTACK EXCLUSION CLAUSE CL380 10/11/03

- 1.1 Subject only to clause 1.2 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
- 1.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIO-CHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE CL370 10/11/03

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from:

- 1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
- 1.3 any weapon or device employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter.
- 1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
- 1.5 any chemical, biological, bio-chemical, or electromagnetic weapon

INSTITUTE REPLACEMENT CLAUSE CL372 01/12/08

In the event of loss of or damage to any part(s) of an insured machine or other manufactured item consisting of more than one part caused by a peril covered by this insurance, the sum recoverable shall not exceed the cost of replacement or repair of such part(s) plus labour for (re)fitting and carriage costs. Duty incurred in the provision of replacement or repaired part(s) shall also be recoverable provided that the full duty payable on the insured machine or manufactured item is included in the amount insured.

The total liability of the Underwriters shall in no event exceed the amount insured of the machine or manufactured item.

LABEL CLAUSES (APPLICABLE TO LABELED GOODS)

In case of damage from perils insured against affecting labels only, loss to be limited to an amount sufficient to pay the cost of reconditioning, cost of new labels and relabeling the goods provided the damage will have amounted to a claim under the terms of the certificate or policy.

PAIR AND SET CLAUSE

In the event of loss and/or damage to any article or articles forming part of a pair or set, the Underwriters' liability shall be limited to the value of such part or parts which may be lost or damaged, without any reference to any special value which such article or articles may have as part of such pair or set, nor shall it exceed the proportionate part of the insured amount of such pair or set.

SANCTION LIMITATION AND EXCLUSION CLAUSE JC2010/014 11/18/10

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

TERMINATION OF TRANSIT CLAUSE (TERRORISM) JC2009/056 01/01/19

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1. Notwithstanding any provision to the contrary contained in the contract of insurance or the Clauses referred to therein, it is agreed that in so far as the contract of insurance covers loss of or damage to the subject-matter insured caused by any act of terrorism being an act of any person acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted or any person acting from a political, ideological or religious motive, such cover is conditional upon the subject-matter insured being in the ordinary course of transit and, in any event, SHALL TERMINATE:

- either
- 1.1 as per the transit clauses contained within the contract of insurance,
 - or
 - 1.2 on completion of unloading from the carrying vehicle or other conveyance in or at the final warehouse or place of storage at the destination named in the contract of insurance,
 - 1.3 on completion of unloading from the carrying vehicle or other conveyance in or at any other warehouse or place of storage, whether prior to or at the destination named in the contract of insurance, which the Assured or their employees elect to use either for storage other than in the ordinary course of transit or for allocation or distribution, or
 - 1.4 when the Assured or their employees elect to use any carrying vehicle or other conveyance or any container for storage other than in the ordinary course of transit,
 - or
 - 1.5 in respect of marine transits, on the expiry of sixty (60) days after completion of discharge overseas of the subject-matter insured from the overseas vessel at the final port of discharge,
 - 1.6 in respect of air transits, on the expiry of thirty (30) days after unloading the subject-matter insured from the aircraft at the final place of discharge,
- whichever shall first occur.
2. If the contract of insurance or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, or termination as provided for above, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.

ADDITIONAL CLAUSES AND/OR WARRANTIES AND/OR ENDORSEMENTS APPLICABLE TO SPECIFIC SHIPMENTS AS APPROPRIATE AND TO BE SHOWN ON EACH INDIVIDUAL CARGO POLICY

As per Clauses and/or Warranties and/or Endorsements stipulated in the Schedule of this Policy.

CLAIM PROCEDURE

Claims payable in Hong Kong or elsewhere according to the Insured's option on individual consignments.

In the event of loss or damage for which the Underwriters may be liable, immediate notice of such loss or damage must be given at the port of discharge to the Underwriters or its agents.

Should the Underwriters not be represented there, notice must be given to the nearest Lloyd's agent.

NOTICE OF LOSS

In the event of damage to or loss of the subject-matter insured under this Open Policy, no claim will be admitted by the Underwriters unless prompt notice be given to the Survey Agents named in the Schedule overleaf.

The holder of this Open Policy is requested not to sign any Average Bond or to pay any Deposit on account of General Average without first communicating with the Underwriters or the Survey Agents.

INSTRUCTIONS FOR SURVEY

In the event of loss or damage which may involve a claim under this Open Policy, immediate notice of such loss or damage should be given to and a Survey Report obtained from the Survey Agent named in the Schedule. Survey fee is customarily paid by claimant and included in a valid claim against the Underwriters.

DOCUMENTATION OF CLAIMS

To enable claims to be dealt with promptly, the Insured or the Insured's Agents are advised to submit all available supporting documents in English or with English translation to the Underwriters without delay, including when applicable:

1. Original Policy or Certificate of Insurance.
2. Original or copy shipping invoices, together with shipping specification and/or weight notes.
3. Original Bill of Lading and/or other contract of carriage.
4. Survey report or other documentary evidence to show the extent of the loss or damage.
5. Landing account and weight notes at final destination.
6. Correspondence exchanged with the Carriers and other Parties regarding their liability for the loss or damage.

LIABILITY OF CARRIERS, BAILEES OR OTHER THIRD PARTIES

It is the duty of the Insured and the Insured's Agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised. In particular, the Insured or the Insured's Agents are required:

1. To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages.
2. In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition.
3. When delivery is made by Container, to ensure that the Container and its seals are examined immediately by their responsible official. If the Container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.
4. To apply immediately for survey by Carriers' or other Bailees' Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey.
5. To give notice in writing to the Carriers or other Bailees within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery.

Note: The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge. Failure to comply with these instructions of the important clause will prejudice any claim under this Open Policy.

----- END -----