



CARGO INSURANCE

national land and international

Subject of insurance	→ mainly electronics, courier packages, property of third parties – provided that the beneficiary is established
Area of insurance cover	→ The Republic of Poland
Guaranteed sum	→ PLN 50 000,00



ADDITIONAL PROVISIONS

The scope of insurance:

- **basic** for used items extended for theft, loading and unloading.
- **full**, including loading and unloading for new items.

Shipments with a value exceeding PLN 50 000.00 may be accepted for insurance after notification to the Insurer at least 2 days prior to the transport and after an individual risk evaluation.

ADDITIONAL DISCLAIMER

- insurance only covers shipments for which a value has been estimated by the customer or is known on the basis of invoices,
- insurance only covers damage to documents, including the risk of loss – PLN 50 000.00 limit,
- insurance does not cover cards, notes and coins, and other documents in the course of cash turnover

The insurer confirms that the compensation includes additional transport costs (freight) for professional transport, foreign, if these costs are declared on the turnover.

THE INSURANCE DOES NOT COVER

- delays;
- leakage of contents;
- loss of weight or volume;
- loss, damage, or expense related to improper packaging of the consignment;
- loss, damage, or expenses related to hidden defects of the consignment;
- loss, damage, or expense related to the intentional fault of the customer or his representatives;
- loss, damage, or expenses due to delay in transport;
- loss, damage, or expense related to the use of nuclear loads or radioactivity.

THE BASIS FOR THE SETTLEMENT OF CLAIMS

The basic payment is limited to the value declared by the sender, replacement cost, invoice value or actual cash value. The insurer reserves the right to request evidence to confirm the declared value.

HIDDEN DEFECTS

In the event that, following the delivery to the designated address, shipping damage is discovered, all forms of damage should be reported to AGAP within 7 calendar days after delivery. It is the responsibility of the recipient to immediately open each consignment which appears to be damaged at the time of delivery to the specified address.

CHARGES FOR INSURANCE

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| Urban parcels | → the cost of insuring a package is calculated on the value of the shipment and is 1% of the value declared by the Consignor on the waybill. |
| Domestic shipments | → the cost of insuring a package is calculated on the value of the shipment and is 0.5% of the value declared by the Consignor on the waybill. |
| International consignment system | → the price for insuring a consignment is calculated on the value of the consignment and amounts to: 1.5%, but not less than 60 PLN of the value declared on the consignment note by the Sender. |