

# #071 IN THE EVENT OF DAMAGE TO GOODS DURING TRANSPORT DUE TO THE CONSEQUENCES OF COVID-19, DOES THE TRANSPORT POLICY APPLY?

Distribution

Industry

Insurance

## THE GENERAL TERMS AND CONDITIONS OF INSURANCE OF THE TRANSPORTED GOODS (WHATEVER THE MODE OF TRANSPORT):



**exclude** damage and loss resulting from **delays** in the shipment or arrival of the insured goods,



**with the exception of** a few major events restrictively listed (such as damage to the means of transport, fires, explosions, earthquakes, climatic disasters...) - but situations of slowdown or obstruction resulting from the Covid-19 are not included.

The «**repurchase**» of the exclusion of the delay remains nevertheless possible under certain conditions (in particular for damage to the goods under Sale Dead Date/Consumption Dead Date): the particular conditions of each contract will define which generating facts at the origin of the delay can trigger the application of the guarantee (it is true that until now, the pandemic had not been considered among the said generating facts).

Finally, some editors who would not frame the coverage of delay in an exhaustive list of events could make it possible to include the unprecedented case we are facing.



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À propos de Gras Savoye Willis Towers Watson est une entreprise internationale de conseil, de courtage d'assurance et de solutions logicielles qui accompagne ses clients à travers le monde afin de transformer le risque en opportunité de croissance. Nous concevons et fournissons des solutions pour gérer le risque, accompagner les talents et optimiser les profits afin de protéger et de renforcer les organisations et les personnes. Notre vision, unique sur le marché, nous permet d'identifier les enjeux clés au croisement entre talents, actifs et idées : la formule qui stimule la performance de l'entreprise.

### | About ASLOG

**ASLOG brings together more than 400 companies from all sectors**, with 2,000 professionals working together to promote and build tomorrow's Supply Chain. ASLOG is a neutral and independent association that addresses Supply Chain issues.

**As early as 1972, visionary men sensed that this function would be decisive for all companies.** For almost fifty years, professionals in the sector have made ASLOG the reference partner.

ASLOG is the privileged interlocutor of institutions and public authorities on all questions relating to the sector.

### | #supplychain4good

The **#SupplyChain4Good** community was created at the initiative of Michelin and ASLOG, as part of the Movin'On ecosystem, in favor of a more sustainable mobility of goods.

**#SupplyChain4Good's** ambition is to federate the actors who work for Supply Chains that are simultaneously good for the planet, the people and the business performance. The members of this community are «shippers» (industrial and commercial companies), «operators» (transporters, logisticians, shipping companies, ports...), «support functions» (academics, consultants, information systems, regulators, NGOs...).

They cover all economic sectors and all regions of the world. Their work takes place throughout the year and culminates in the annual Movin'On Summit, the world summit on sustainable mobility.