

*With Danske Fragtmænd, you can insure  
single shipments or every shipment.*

# Cargo insurance



**PLEASE NOTE:** This is a translation of the product sheet “Insurance”. In the event of any discrepancies between the text in this translation and the Danish edition “[Forsikring](#)”, the latter shall prevail.

Danske Fragtmænd performs all transport in accordance with the CMR Convention. In other words, the compensation payable by Danske Fragtmænd for any damaged or lost cargo is limited to maximum SDR 8.33 per kilo. (by way of example at the price on 25 August 2020: DKK 74.05 per kilo).

You can take out insurance on either single or all shipments.

## **Insuring all shipments**

We collaborate with If Insurance that can offer you an insurance that covers all your shipments. This solution offers you quick and efficient case management at a competitive price. You can insure almost any type of cargo if you take out an insurance on all your shipments.

The insurance is tailored to meet your needs, as If bases it on the type, value, packaging and overall value of your shipments.

If determines the premium based on these criteria and it may be e.g. a percentage of the cargo value of your annual shipments in Denmark.

When we enter into the agreement, If will issue you with an insurance policy.

## **Insuring single shipments**

If you only need to insure a single shipment, you can take out an insurance by EDI-indicating this on the consignment note. You must do so before delivering the shipment at the hub or before the carrier collects your shipment.

# Cargo insurance

The insurance premium depends on the type and value of your cargo (generally the invoice amount and the shipping costs). With a few exceptions, the insurance also covers those instances where the carrier is not responsible for the damage. Unlike insurance cover for all shipments, insurance of single shipments does not cover all types of cargo. The latter covers the following:

- Category A:** Commodities, except the ones listed below.  
**Category B:** TVs, computer monitors, printers, and the like.  
**Category C:** Glass, porcelain, car windscreens, windows, sunbed tubes, and the like.  
**Category D:** Wine, spirits, mobile telephones, iPads, and gaming consoles – stationary as well as handheld (e.g. PlayStation, Nintendo, Xbox).

## Insurance terms

The insurance is taken out on extended Danish terms and takes effect when Danske Fragtmænd collects the shipment or when the shipment is delivered at the hub. Liability expires once the shipment is delivered to the consignee.

If the consignor handles the loading, the liability only transfers to Danske Fragtmænd once the shipment is placed in the lorry and the liability expires once Danske Fragtmænd commences the off-loading. However, if the consignee offloads the shipment, this occurs at the liability of the consignee.

Notification concerning damage which is not apparent must be sent in writing to the carrier within seven days, Sundays and public holidays excepted, from the date of receipt whereas notification of visible damage must be provided on receipt. Complaints must be registered through the Danske Fragtmænd claims department on [dfskade@fragt.dk](mailto:dfskade@fragt.dk).

You can find terms and conditions [here](#).

## Online notification of claims

Whether or not your shipment is insured, you may register claims relating to damaged or lost cargo via our website [www.fragt.dk](http://www.fragt.dk) under the tab "Your consignment".

The online notification of your claim is an electronic solution, the use of which does not require any local installation of software. An online notification of claim may only be made by the consignor and requires a username and password. Please contact our claims department on [dfskade@fragt.dk](mailto:dfskade@fragt.dk).

## Exception

Some types of cargo are not included in the four categories (A, B, C and D) and are, thus, not covered by the insurance. This applies to:

- Pianos
- Moving goods/inventory
- Antiques
- Fresh food
- Furs
- Paintings and other objects of art
- Valuable shipments such as jewels and metals, jewellery, cash, watches

## Used or unpacked commodities

The insurance does not cover cosmetic damage, including: Scratches, dents, scrapes and rust, operational and functional defects. Moreover, the exemptions listed in the terms of insurance apply.

INSURANCE SUM	TYPE A	TYPE B	TYPE C	TYPE D
0-10.000 DKK	30 DKK	85 DKK	150 DKK	100 DKK
10.001-15.000 DKK	35 DKK	90 DKK	150 DKK	150 DKK
15.001-25.000 DKK	50 DKK	95 DKK	150 DKK	150 DKK
25.001-50.000 DKK	95 DKK	175 DKK	300 DKK	300 DKK
50.001-75.000 DKK	150 DKK	240 DKK	450 DKK	450 DKK
75.001-100.000 DKK	225 DKK	325 DKK	600 DKK	600 DKK
100.001-125.000 DKK	275 DKK	400 DKK	750 DKK	750 DKK
125.001-150.000 DKK	325 DKK	475 DKK	900 DKK	850 DKK
150.001-175.000 DKK	375 DKK	550 DKK	1050 DKK	1000 DKK
175.001-200.000 DKK	425 DKK	625 DKK	1200 DKK	1125 DKK
200.001-250.000 DKK	525 DKK	775 DKK	1500 DKK	2250 DKK
250.001-300.000 DKK	625 DKK	925 DKK	1800 DKK	2700 DKK
300.001-350.000 DKK	725 DKK	1.075 DKK	2100 DKK	3150 DKK
350.001-400.000 DKK	825 DKK	1.225 DKK	2400 DKK	3600 DKK
400.001-450.000 DKK	925 DKK	1.375 DKK	2700 DKK	4050 DKK
450.001-500.000 DKK	1.025 DKK	1.525 DKK	3000 DKK	4500 DKK

Maximum sum insured in type:

- A:** DKK 2,000,000  
**B:** DKK 700,000  
**C:** DKK 700,000  
**D:** DKK 500,000

The sum insured is made from of the commercial invoice for the entire shipment and the shipping costs. This is the sum for which you pay a price and If can, therefore, also only provide compensation within this sum. If the loss exceeds this sum, If only provide compensation on a pro-rata basis.