



DETERIORATION OF STOCK DOS INSURANCE

DOS insurance covers deterioration of stock in cold storage due to a breakdown of refrigerating machinery. It is complementary to machinery insurance and may only be taken in conjunction with machinery insurance.

COVERS INSURED

- › A rise or fall in cooling temperature
- › Unforeseen and sudden escape of refrigerants into the cold-storage rooms
- › Incorrect composition of the storage atmosphere directly resulting from any material damage to the refrigeration plant

DOS claims are not indemnifiable during the “no-claims” period determined by various factors such as quality of the refrigeration plant, storage temperature, type of goods stored, quality of goods stored etc.

OPTIONAL EXTENSIONS

- › Failure of public power supply
- › Insurance of goods in cold storage under controlled atmosphere conditions
- › Strike, riot and civil commotion

MAJOR EXCLUSIONS

- › Claims arising within the agreed no-claims period
- › Shrinkage, inherent defects or diseases, natural deterioration or natural putrefaction
- › Improper storage, damage to packing material, insufficient circulation of air, non-uniformity of temperature
- › Penalties or consequential losses
- › War, sabotage, strike, riot, civil commotion, political risks and terrorism
- › Fire, direct lightning, chemical explosion, aircraft, thefts or attempts thereat, collapse and natural perils