About MSIG Indonesia

PT Asuransi MSIG Indonesia (MSIG Indonesia) is one of the leading general insurance companies in Indonesia, committed to providing comprehensive and innovative insurance solutions for individuals and businesses. Established in 1975, MSIG Indonesia has built a reputation for financial strength, reliability, and customer-centric services.

The company offers a broad portfolio of insurance products, supported by risk management expertise and digital capabilities to deliver peace of mind to its customers. MSIG Indonesia is part of MS&AD Insurance Group Holdings Inc., one of the largest general insurance groups globally, and is backed by Mitsui Sumitomo Insurance Company Limited.

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MSIG Indonesia

PT Asuransi MSIG Indonesia is licensed and supervised by Financial Services Authority (OJK)

COMPLAINT SERVICE CONTACT

Phone : (021) 252 3110 (Hunting)
Email : customer@id.msig-asia.com

BRANCH & REPRESENTATIVE OFFICE

Bandung	Phone (022) 3000 0851 | 3000 0852 | idn_bandung@id.msig-asia.com
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Denpasar	Phone (0361) 471 7227 | 471 7228 | idn_denpasar@id.msig-asia.com
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This brochure only contains general information about MSIG Marine Cargo Insurance and does not define an insurance contract/agreement. Details of the conditions of coverage and exclusions are stated in the Policy. The Insured must read and understand the Policy.

IPB-V19-E4-2026-08

General Insurance

MSIG MARINE CARGO INSURANCE

Every Single Goods is Matter to Us



MSIG

PROTECTING GOALS POWERING FUTURES

A Member of MS&AD INSURANCE GROUP

PAHAMI & MILIKI SURANSI

CLAIM INFORMATION

Step 01
When you receive cargo with any abnormality, take exception remarks on the cargo receipt and immediately open the package and check the contents.

Step 02
When you find the loss or damage, contact our office. If the cargo is exported to overseas, your client (importer) contact our claim agent mentioned in our policy. We (claim agent) will advise the detailed procedures.

Step 03
Submit **initial claim supporting documents :** Insurance Policy, Invoice, Packing List, Bill of Lading (B/L), Photographs, estimated claim amount and chronology of accident/loss → to speed up by using email first.

Step 04
If the claim > **USD 5,000.00**, Insurance Company will **assign Adjuster.**

Step 05
Submit other **documents** and/or additional document **to verify the claim.**

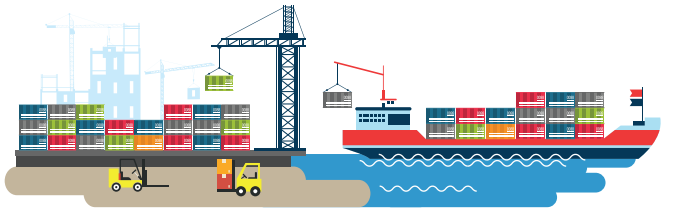
Step 06
After review and verification, insurer will **settle the claim or repudiate.**

Step 07
Upon finish settlement process→ follow up with **Salvage** and/or **Subrogation Recovery** (if any).

Claim Documents

Documents	Theft /Pilferage Shortage	Damage Exceed USD 5,000.00	Damage Below USD 5,000.00
Claim Note	●	●	●
Original/Duplicate Insurance Policy	●	●	●
Invoice, Packing List and B/L or AWB	●	●	●
Notice Of Claim To Carriers and Responsible Carrier	●	●	●
Carrier's Reply (When Received)	●	●	●
Loss/Damage Report or Accident Report Signed By Carrier's/Responsible Parties	●	●	●
Photographs Showing Condition Of Damage	■	●	●
Others Documents Such: Repair Bill, Qc Report	▲	▲	▲
Survey Report	●	●	■

● : Always Necessary, ■ : Unnecessary, ▲ : Necessary according to nature of loss/damage



MARINE CARGO INSURANCE



Marine Cargo Insurance provides coverage against loss and/or damage to the cargo caused by various kinds of risks during export/import, inter-island and inland transportation.

COVERAGE

Institute Cargo Clauses (ICC) which is established in London market is the most popular set of clauses for cargo trade business. MSIG use 2009 version of ICC as our standard clauses for marine cargo insurance.

SUMMARY OF COVERED RISKS

Risk Covered	ICC A	ICC B	ICC C
Fire or explosion	Y	Y	Y
Stranding, grounding, sinking, capsizing of vessel	Y	Y	Y
Overturning of derailment of land conveyance	Y	Y	Y
Collision or contact of vessel / craft / land conveyance with external object other than water	Y	Y	Y
General average / salvage charges / jettison	Y	Y	Y
Entry of sea / lake / river water into vessel / container or place of storage	Y	Y	N
EQ / volcanic eruption or lightning	Y	Y	N
Washing overboard	Y	Y	N
Piracy / theft / pilferage / non-delivery	Y	N	N
Rough handling / impact / malicious damage	Y	N	N

SUMMARY OF EXCLUSIONS

1. Willful misconduct of the Assured
2. Ordinary leakage, loss in weight, wear and tear
3. Insufficiency or unsuitability of packing
4. Inherent vice or nature of the subject matter
5. Delay
6. Deliberate damage or destruction
7. Nuclear reactions and the like
8. Unseaworthiness of vessel
9. War risks (can be covered by extention coverage)
10. Strikes, riot, civil commotion (can be covered by extention coverage)

NOTE: Insurance condition in this brochure including covered risks and exclusions are the summary of typical insurance contract. Please see the clauses of the insurance policy for the precise conditions.

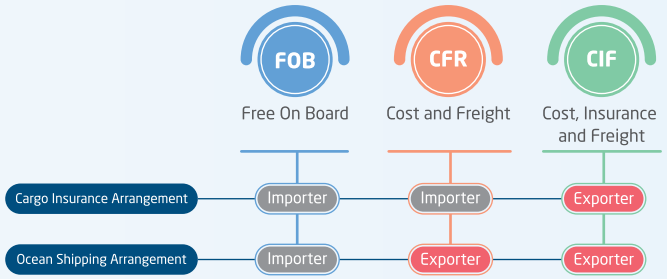


Sales term and insurance period of Marine Cargo Insurance

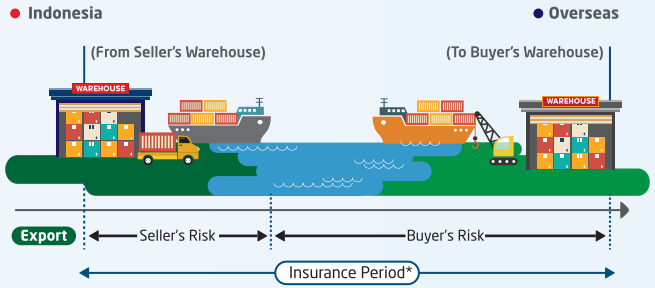
Do you trade with overseas?

In international commercial trade, it is Exporter's duty to arrange ocean marine cargo insurance when the cargo is exported under CIF sales term. When import cargo under FOB or CFR term, importer is recommended to arrange ocean marine cargo insurance to cover their risks in cargo transportation.

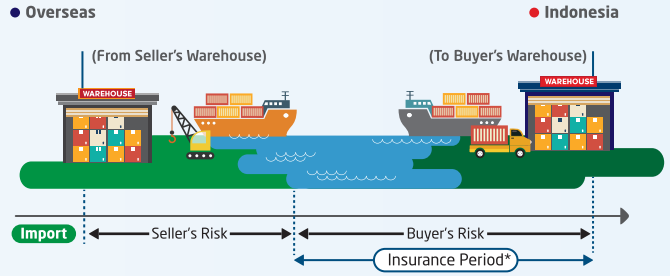
INCOTERMS - Typical Trade Terms



Insurance Period for Export Cargo (CIF)



Insurance Period for Import Cargo (FOB/CFR)



When seller export cargo under FOB/CFR term, seller is also recommended to arrange inland marine cargo insurance to cover their risks.

* Summary only, please see respective clauses for details.

Do you ship out/ receive goods within Indonesia?

Limit of transporter's liability amount is often too little to cover your cargo loss. Our marine cargo insurance will protect your cargo from warehouse of shipping to warehouse of receiving.



WHY US

1. We are a member of MS&AD Insurance Group, a leading general insurance company group of the world.
2. MS&AD Insurance Group is one of the top ranking marine cargo insurers of the world.
3. With MS&AD Insurance Group's experience, we will arrange suitable cargo insurance fit to your business.
4. MS&AD Insurance Group operate insurance business in 46 countries. If you are Exporter and use Letter of Credit, your client (importer) will be satisfied with our cargo insurance policy.
5. Our Claim Setting Agent/ Survey Agent network spread out more than 200 cities of the world. In most of Southeast Asian countries, Japan, Taiwan and USA, MS&AD's local insurance company directly handle cargo claims from your clients.
6. Our Quality Assurance program always keep refreshing our claim service quality. We also monitor our claim agents service quality through MS&AD's program.
7. Our sophisticated e-Cargo System will support your daily business in cargo insurance application.
8. Our cargo loss prevention will support your loss/damage-free logistics.