

NORTHERN TRANSPORTATION COMPANY LIMITED

CUSTOMER CARGO INSURANCE PROGRAM - MARCH 2006 TO MARCH 2007

COMMODITY

RATE

INSURING CONDITIONS

MAJOR EXCLUSIONS

DEDUCTIBLE

To obtain premium multiply value of goods by the rate below

Marsh Insurance minimum is \$10.00 and NTCL admin. fee minimum of \$10.00 = Total minimum \$20.00

NEW General Merchandise	0.004	All Risks Format	Inherent Vice/Delay	Nil
Used General Merchandise	0.004	All Risks Format	Inherent Vice/Delay Rust, Oxidation, Discoloration Scratching, Denting, Chipping, Elect. & Mech. Derrangement Secondhand Repl. Clause	\$500.00
Non-Perishable Foods	0.004	All Risks Format	Inherent Vice/Delay	Nil
Fragile Goods (glass, tiles, ceramics, pottery, etc.)	0.004	All Risks Format	Inherent Vice/Delay	5% of the total value insured but only for loss due to breakage (minimum \$500.00)
NEW Automobiles including Commercial Vehicles	0.008	All Risks Format	Prof. Blocked and braced, No risk while under own power EXCEPT during loading and unloading operations	\$500.00
USED Automobiles including Commercial Vehicles	0.008	All Risks Format	Prof. Blocked and braced, No risk while under own power EXCEPT during loading and unloading operations. Rust, Oxidation, Discoloration, Scratching, Denting, Chipping, Elect. & Mech. Derrangement	\$500.00
NEW Snowmobiles (crated by manufacturer)	0.005	All Risks Format	Inherent Vice/Delay	Nil
NEW Household Effects	0.005	All Risks Format	Inherent Vice/Delay	Nil
NEW Mobile Homes	0.006	All Risks Format		\$1,000.00