

Northern Transportation Company Limited

Customer Cargo Insurance available from Marsh Canada March 2009 to March 2010

To obtain premium – multiply value of goods by the rate below. Marsh Insurance minimum is \$10.00 & NTCL Administration Fee is minimum of \$10.00 = Total minimum \$20.00. There is an additional \$10.00 for every \$1,000.00 of insurance premium.

<u>Commodity</u>	<u>Rate</u>	<u>Insuring Conditions</u>	<u>Major Exclusions</u>	<u>Deductible</u>
NEW General Merchandise	0.0038	All Risks Format	Inherent Vice/Delay	Nil
Used General Merchandise	0.0038	All Risks Format	Inherent Vice/Delay Rust, Oxidation, Discoloration, Scratching, Denting, Chipping, Elect. & Mech. Derangement Secondhand Repl. Clause	\$500.00 on each accident or occurrence
Non-Perishable Foods	0.0038	All Risks Format	Inherent Vice/Delay	Nil
Fragile Goods (glass, tiles, ceramics, pottery, etc.)	0.0038	All Risks Format	Inherent Vice/Delay	5% of the total insured value but only for loss due to breakage (minimum \$500.00)
NEW Automobiles including Commercial Vehicles	0.0076	All Risks Format	Prof. Blocked and braced, No risk while under own power EXCEPT during loading and unloading operations	\$500.00 on each accident or occurrence
USED Automobiles including Commercial Vehicles	0.0076	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. Derangement	\$500.00 on each accident or occurrence
NEW Snowmobiles (crated by manufacturer)	0.0048	All Risks Format	Inherent Vice/Delay	Nil
NEW Household Effects (store packed)	0.0048	All Risks Format	Inherent Vice/Delay	Nil
NEW Mobile Homes	0.0060	All Risks Format		\$1,000.00