

GOODS IN TRANS INSURANCE CARGO

Abstract: The goods insurance or freight insurance in transit compensates the owner or Transport agents who eventually lost or damages their goods during road transportation. Depends from the natyre of insured object, whether it's international of national transportation, type of goods, etc. But, what we are going to analise is the responsibility of any potential damage that could be caused during the transportation. Many have argued the fact that responsible for insurance of the goods in trans is between the owner of the good and the transportation company. Following the above we will analise and compare the national and national trans insurance.

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While transporting goods by road, the liability for any damage caused is usually relied upon on the lease carrier if it is used, although the owners may wish to buy the additional cover themselves. The required insurance cover depends on the terms agreed between the carrier and the owner of the goods. - the most commonly used conditions are the Standard Road Transport Conditions: these define the carrier's responsibility for any loss, non-delivery or damage to the goods (except for some items that can be placed or for which are carried at the owner's own risk models) occurring during transit transport, with a small number of exceptions including losses due to war, riots, confiscation, property owner mistakes and gauging packaging. If a large number of shipments are transported, the carrier and / or the owner of the goods can purchase the cargo on the basis of the declared goods.

Freight transport on international routes is usually provided by the marina insurance market. Naval and aviation security coverage can generally be expanded to include land transport from port or airport to final destination. Under the terms of the so-called CMR conditions (Contra de Merchan-disé par Route), the goods transported internationally through the road are under the responsibility of the carrier, but only up to a certain limit.

Freight insurance in TRANSPORT - CARGO covers the risks to which the insured goods are exhibited during the journey. The main forms of coverage are:

(1) Risk covering C

This insurance covers losses, damages, and malpractice insurance costs incurred by:

- (a) Fire, (b) Accidents of the means of transport (crash, sinking, deadlock, flood, escaping),
- (c) Discharge of goods at the port or in the place of disaster etc.

(2) Risk covering B

In addition to risk coverage "C", this type of insurance also covers:

- (a) Earthquake, volcanic eruption, lightning, (b) The flood on board of the ship, (c) Total loss of special packs during loading and unloading etc.

(3) Risk covering A

No dangers are named but all risks of loss or damage caused by any unforeseen, accidental, and unexpected event are covered.

Insurance of goods during transport

Cargo - insurance includes the carriage of goods by means of different means of transport. Consequently, according to the means of transport, the cargo insurance includes: Marine cargo, railway, river, trucks, airplane, and insurance of postal deliveries, which also have their specifics, no matter what means of transport are.

Cargo - insurance includes both the cargo itself being transported and the driver's liability for damage caused to the cargo that he carries.

In cargo insurance, various forms of coverage are also possible:

- *Against the dangers;*
- *Against the underlying risks;*
- *Against the special risks that depend on the type, in the risk that is to be covered by insurance.*²

Insurance types that are part of cargo insurance are grouped into two groups:

1. *Insurance of the country cargo (insurance at the margins of national economy), and;*
2. *Insurance of international cargo (when the insured goods cross the border).*

Insurance of the country cargo

As mentioned, the provision of goods transported to the borders of the national economy is called the cargo insurance of the country. This insurance covers all losses and damages of goods that will be presented during the transport provided by the insured case.

Coverage in the country cargo insurance can be contracted in three ways:

1. *With the connection of the general policy for securing the cargo of the country;*
2. *The connection of individual cargo insurance in transport;*
3. *Incorporating the driver from the liability and insurance of the aviotransporter.*³

Insurance of international cargo

When it comes to securing a shipment that crosses the state border, this shipment is accompanied by customs documents and is transported by an international transport document (the shipment invoice refers to foreign currency). This is about providing international cargo. For this insurance group, the terms of insurance have been adapted to the international traffic of goods and international conditions that apply to the provision of such shipments.

In the framework of international cargo insurance, four basic insurance groups are also included:

1. *Insurance of import cargo (insurance of imported goods);*
2. *Insurance of export cargo (insurance of exported goods);*

1 Kargo rrjedh nga fjala spanjolle 'Cargo' dhe do të thotë barrë anijesh.

2 Dr. sc. Xhevat Bakraçi: Menaxhmenti i rrezikut dhe sigurimi, Prishtinë, 2004, f. 285

3 Prof. Dr. Mehdi Hetemi: E drejta me njohuritë themelore të së drejtës afariste, Prishtinë, 1996, fq. 377

3. *Insurance re-export cargo;*

4. *Insurance of transit cargo (insurance of goods which is transported through the territory of the national economy, with or without a ban on the economy of that country).⁴*

Dangers of Damage for Any Reason: In cargo - providing the widest coverage of the risk, which can be secured, is the compensation of damages, which will eventually arise from any risk. This in practice is often called 'all risks' (expanded cover against all risks).

Dangers from Wars and Strikes: Military and Political Risks are regularly covered in the provision of cruise and international aviotransport. Rarely these risks are covered in land transport. In contemporary conditions for this type of security, war clauses and strike clauses, strikes, social and civil unrest are used.

Freight Rates: Machinery, Apparatus, Parts, Equipment. Në % over SI.

CATEGORY OF GOODS c 01

Zone Nr	Place	Road			Marin/sea			Airplane		
		Cover			Cover			Cover		
		A	B	C	A	B	C	A	B	C
100	Evropa									
101	Shqipëria	0.20	0.15	0.10	0.25	0.18	0.15	-	-	-
102	Itali, Greqi, ishYugos, Turqi, Bullgari, Rumani	0.26	0.20	0.16	0.29	0.22	0.18	0.21	0.17	0.14
103	Hung., Aus., Zvicer, Çeki, Slovaki, Poloni, Gjermani	0.27	0.23	0.19	0.31	0.25	0.21	0.21	0.17	0.14
104	Dan., Hol., Bel., Fran., Spanj, Portu.,	0.29	0.25	0.21	0.34	0.29	0.25	0.25	0.18	0.16
105	Fin., Su, Nor., Rusi, M. Bashkuar	0.32	0.28	0.25	0.35	0.31	0.27	0.27	0.20	0.18

Insurance of international marine cargo

In international freight transport and commodity exchange, in general, maritime transport is very important. Maritime transport of goods is related to naval deals, and is secured by a maritime insurance agreement. Cargo shipping can be contracted by regular boat or by free ship. Following the introduction of the goods on board, the ship's helmsman, the subject who has the goods in transit on the vessel, is obliged to provide the transport document, which may be on his behalf, and this is the document that the goods are in the future ship. If the burden is secured, conosman is one of the key documents for realizing the rights to insurance.

Most commonly, the English maritime security pole is used in securing the international maritime cargo. The English insurance policy uses insurers that are linked to the London market, when required by the terms of the sale or the insurance contractor. The London security market conditions are based on Lloyd's insurance policy, which may be supplemented by some institutional clauses. The insurance policy called Lloyd's S.G. Policy has begun to be used in England since the beginning of the 17th century, and in 1779 it was accepted as a typical policy for all of the insured, members of Loyd. This pole serves for maritime security, both for the provision of ships and the provision of burden on shipping. This can be seen from the signs "S.G", in the name of the "S" pole marks the Ship, the ship, while "G" marks Goods, the merchandise. This policy is now used in maritime security, with the same text that it used several centuries ago. Anachronism and non-enforceability of certain provisions of this policy during practice have been avoided by the addition of so-called institutional holes. These clauses, which are

⁴ Nevruz Koçi, Sherif Bundo dhe Zenel Shalari, Pasiguria dhe sigurimet, 2002, fq. 143

added to the insurance policy, prepare, approve and redact the Association of Insurers in London, called Insurance Institute of London.⁵

Insurance of non-marine international cargo

Insurance of non-marine international cargo include: road, rivers, postal, airtransport .⁶

Each of these types of transport has its own features, according to which cargo insurance in these transports also has its own specifics. For these reasons, when concluding an international cargo insurance agreement, account is taken of the specifics in the field of international maritime cargo and international non-cargo.

Conclusion

Through cargo insurance, it is understood that all the risks to which the goods are transported are covered, including all accidental or unintentional or malicious losses or damages; fire, explosion; accidents of transport vehicles; discharge of goods at another port in case of disaster; general waste damage, burden-saving costs, earthquake damage, volcano, lightning, damage to goods from water aboard the ship, damage and total loss of luggage during loading and unloading.

This insurance starts from the time the goods move (loaded on the first means of transport) from the warehouse or place of storage to the place specified in the contract for the start of transport or transit, continues along the normal transit route and ends with the delivery to the owner of the goods in the final warehouse or place of storage at the destination specified in the contract for the completion of the shipment.

Like all other insurance, the insurance of the goods must be paid through insurance periods. It is usually calculated depending on the value of the goods, its type, destination and means of transport used in other specific hazards. The rates themselves are not the same for all types of transport.

Good in transit is an important part of the business as it protects property against any damages while the goods are in transit from one place to another.

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⁵ Adem Selmani, Ilir Prapashtica: Bazat drejt suksesit në sigurime, Pejë, fq. 137

⁶ Ksenija Klasiq & Ivo Andrijaniq: bazat e sigurimit, parimet dhe praktika, Prishtinë, 2009, fq. 249