



DHL Cargo Insurance

Comprehensive Cargo Insurance



Damage, accident, theft, “force majeure” – there are always risks related to transportation. We handle every shipment with great care – however, damages, losses or accidents beyond our control can occasionally happen. Do your shipments have adequate insurance cover? DHL Cargo Insurance offers a smooth and simple way to insure your shipments. DHL Cargo Insurance terms and conditions apply.

Simple

The structure of the insurance premium is simple and clear. The insurance is valid once it is ordered in combination with the transport booking. In addition to the pick-up information, we need to know the commodity to be insured and its value.

Comprehensive

Freight forwarders and carriers have limited liability under the law and international conventions – no matter who is responsible for the loss or damage. Some insurance companies only offer limited coverage. This means you should consider insuring your shipments with DHL Cargo Insurance.

In case of an accident, DHL Cargo Insurance gives you worldwide insurance coverage for the full value of your goods, regardless of the mode of transportation. Even if we have no statutory liability, in cases like natural disasters (force majeure), or theft or accidents caused by third parties, DHL Cargo Insurance will compensate. With **DHL Cargo Insurance, there are zero deductibles to be paid.**

Fast

In the event of a claim, you can count on prompt handling. We will process your claim within one month and even quicker if the notification is made in a timely manner and the documentation is complete. You can quickly get back to focusing on your day-to-day business.

Maximum value of insured shipment	EUR 350.000
Premium rate	0,45 % on the value of the goods
Minimum premium per shipment	€ 20
Deductibles	Zero deductibles

DHL Freight – Excellence. Simply delivered.

Reliable and transparent:

Trust in us for a peace of mind

Cargo insurance excluded or limited commodities:

- Alcohol
- Ammunition, weapons or weapon components, explosives
- Antiques, works of art and silverware
- Any cargo whilst being transported under its own power or whilst being towed on its own axle (e.g. motor vehicles, motorcycles, caravans, horse boxes, trailered boats)
- Any interest owned by, hired by or loaned to DHL Freight
- Any means of non-cash payment (e.g. cheques, ready to use credit-cards, fiscal stamps, securities, negotiable instruments, treasury notes and the like)
- Blood and/or blood plasma
- Bulk dry and bulk liquid goods, including those carried in flexitanks
- Bullion and all precious metals
- Cement, cement products
- Cigarettes, cigars and other finished tobacco products
- Dangerous goods
- Design patterns plans, deeds, manuscripts and all other documents
- Furs, fur garments
- Household goods & personal effects
- Jewellery
- Livestock, bloodstock, living creatures & living botanicals
- Loose precious gemstones
- Money of every description (e.g. cash, bank notes, coins, currency notes)
- Perishable & temperature sensitive commodities
- Prototypes and one of a kind interests
- Stamps, tickets and the like
- Traded metals such as copper, tin, etc. in pure form
- Unpacked / unprotected steel (such as pipes, coils, bars, sheet, etc.)

Please contact our customer service if you want to insure a shipment including limited commodities.

Other limitations

During transportation by DHL and in case of an incident, DHL Cargo Insurance covers the freight value & transportation cost against physical loss or damage from any external cause in accordance with the policy conditions. The limitations in liability have been clearly defined. DHL Cargo Insurance does not cover the following:

- Loss or damage of a shipment and any costs related thereto resulting from a mistake, neglect, negligence, or any intentional act by the customer, insured, consignor, consignee or someone acting on their behalf
- Ordinary wear and tear of the goods, leakage, change in weight or volume
- Poor or unsuitable packing or stowage of the goods by the customer
- Any loss or damage that arises as a direct result of the nature of the goods being transported, known as inherent vice
- Loss or damage caused by delay in the delivery of a shipment
- Damages caused by acts of authorities or risks related to nuclear weapons, nuclear accidents, political situations, strikes, terrorism or wars
- Loss of goods resulting from the bankruptcy of the carrier
- Consequential damages, loss of profit (e.g. loss of sales, interest loss or economic cycle loss, loss of markets or other indirect losses)

For additional information, please contact our customer service

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or read more on our internet page

<https://www.dhl.com/fi-en/home/freight/european-road-freight.html>