Narrative
Vessels may have to carry cargo on deck with "under deck, wholly or partly", Bills of Lading. When cargo is carried on deck in these circumstances, this is a B/L breach imposing liability excluded by P&I Rules. Cargo on Deck insurance covers such liability.

Description
Some ships - primarily general cargo vessels, RoRos and container vessels - often carry cargo on deck. If the B/L is worded appropriately, containers may be stowed on deck, as is normally the case in the container trades, and there is no need for additional cover as this is covered under P&I Rules.

In the case of general cargo ships and bulkcarriers involved in the timber trade, however, the B/L often fails to stipulate that cargo may be carried on deck. If the B/L is breached there is no cover under P&I Rules. Since such carriage is commonplace in these trades, owners must cover the additional liability.

Cargo on Deck cover insures risks where the owner is not allowed to carry cargo on deck (totally or partly). Cover is based on cargo value under the B/L, even if part of the cargo is carried under deck. The premium is based on the type of cargo carried.

Typical exclusions in this cover include rusting, oxidation and discoloring of unpacked steel and vehicles. In the case of cars, exclusions include denting, scratching and repainting costs.

This note is a general description of Cargo on Deck insurance. For more detailed information, please refer to the slip or Certificate of Entry.

Conditions
The cover is based on:

- The member’s entry in The Swedish Club for P&I, but including liability excluded as a result of carriage of cargo on deck.
- Exclusion of rusting, oxidisation and discoloration in respect of unpacked steel goods and vehicles. For cars and vehicles, the cover also excludes scratching, denting and cost of repainting.
- War Inclusion Clause W.11.
- Radioactive Contamination Exclusion Clause C.1.4.