

Cargo and goods in transit insurances

Purpose

At the end of this unit, candidates should be able to demonstrate knowledge and understanding of cargo and goods in transit risks and their insurance.

Assumed knowledge

It is assumed that the candidate already has knowledge of the fundamental principles of insurance as covered in IF1 Insurance, legal and regulatory or equivalent examinations.

Summary of learning outcomes	Number of questions in the examination*
1. Understand the business environment of shipping and world trade.	9
2. Understand the legal and regulatory environment of cargo and goods in transit risks.	7
3. Understand the scope of cover for cargo.	12
4. Understand the scope of cover for haulage contractor's liability.	5
5. Understand the underwriting of cargo and goods in transit insurance.	10
6. Understand claims considerations and procedures for cargo and goods in transit.	7

* The test specification has an in-built element of flexibility. It is designed to be used as a guide for study and is not a statement of actual number of questions that will appear in every exam. However, the number of questions testing each learning outcome will generally be within the range plus or minus 2 of the number indicated.

Important notes

- Method of assessment:
Mixed assessment consisting of two components, both of which must be passed. One component is a coursework assignment and one is a multiple choice question (MCQ) examination. The details are:
 1. an online coursework assignment using RevisionMate consisting of 10 questions which sequentially follow the learning outcomes. This must be successfully completed within 6 months of enrolment; and
 2. an MCQ exam consisting of 50 MCQs. 1 hour is allowed for this exam. This exam must be successfully passed within 18 months of enrolment.
- This syllabus will be examined from 1 May 2026 to 30 April 2027.
- Candidates will be examined on the basis of English law and practice unless otherwise stated.
- This PDF document has been designed to be accessible with screen reader technology. If for accessibility reasons you require this document in an alternative format, please contact us on online.exams@cii.co.uk to discuss your needs.

1. Understand the business environment of shipping and world trade.

- 1.1 Describe the world import and export business including the parties involved and identify emerging risks.
- 1.2 Describe the principal trading countries and trade routes, including risks.
- 1.3 Describe different types of goods, including their main origins, destinations and methods of transportation.
- 1.4 Describe the main terms of trade used in buying and selling goods internationally.
- 1.5 Describe documents used in the international carriage of goods.

2. Understand the legal and regulatory environment of cargo and goods in transit risks.

- 2.1 Describe the legal and regulatory environment of carriage of goods by sea, road, rail and air.
- 2.2 Apply the relevant laws and regulations to carriage of goods scenarios within the UK and global context.

3. Understand the scope of cover for cargo.

- 3.1 Explain the cover provided by Institute Cargo Clauses and other clauses, and their appropriateness in different circumstances.
- 3.2 Apply the cover provided by Institute Cargo Clauses and other clauses to various scenarios in a global context.
- 3.3 Explain the cover provided by Project Cargo and Delay in Start Up Insurance.
- 3.4 Explain the cover provided by Stockthroughput Insurance.
- 3.5 Explain the types of Charterparties.

4. Understand the scope of cover for haulage contractor's liability.

- 4.1 Explain the tripartite nature of haulage contractor's liability cover.
- 4.2 Explain the importance of custody and control.
- 4.3 Explain the legal liabilities, duties under conditions and the relationship between haulage contractors and other parties.

5. Understand the underwriting of cargo and goods in transit insurance.

- 5.1 Explain the risk profile of different cargoes.
- 5.2 Evaluate geographic and physical aspects of risk in different countries and by different trade routes.
- 5.3 Explain typical approaches to premium rating and valuation including premium adjustments for marine cargo.
- 5.4 Describe the methods used in loss prevention.
- 5.5 Explain how risk accumulates and the importance of its control.
- 5.6 Explain rating practices of haulage contractor's liability.
- 5.7 Explain rating practices of freight forwarder's and warehouse keeper's liability.

- 5.8 Describe a typical approach to rating premiums and the physical aspects of risk in Stockthroughput insurance.

6. Understand claims considerations and procedures for cargo and goods in transit.

- 6.1 Describe the claims handling process and the documentation used.
- 6.2 Describe the role of specialists in the settlement of claims.
- 6.3 Adjust cargo claims for partial or total loss in given scenarios.
- 6.4 Calculate cargo claims in a variety of particular scenarios.
- 6.5 Calculate recovery prospects under typical terms and conditions of carriage.

Additional resources

The following resources may assist you with your studies.

Note: The examination will test the syllabus alone.

Supporting information for the syllabus can be found on the unit page via the CII website. The resources found here: www.cii.co.uk/learning will help you keep up-to-date with developments and provide a wider coverage of syllabus topics.

Additional reading material can also be found referenced in an appendix within the study text.

Learning support

Cargo and goods in transit insurances
London: CII. Study text M90

Insurance, legal and regulatory. London: CII.
Study text IF1

Assessment information

Candidates should refer to the CII website for the latest information on changes to law and practice and when they will be examined:

1. Visit www.cii.co.uk/qualifications
2. Select the appropriate qualification
3. Select your unit from the list provided
4. Select qualification update on the right hand side of the page

Examination guide

The examination guide is available on the unit page via the CII website.

If you have a current study text enrolment, the current examination guide is included and is accessible via **RevisionMate** (www.cii.co.uk/login). Details of how to access RevisionMate are on the first page of your study text.

It is recommended that you study from the most recent versions of the examination guide.

Exam preparation

Exam preparation guidance and supporting exam documentation are available via the CII website: <https://www.cii.co.uk/learning/qualifications/assessment-information>.