Changes to legislation: There are currently no known outstanding effects for the Marine Insurance Act 1906, Paragraph 3. (See end of Document for details)

# SCHEDULES

### FIRST SCHEDULE

#### FORM OF POLICY

## **RULES FOR CONSTRUCTION OF POLICY**

At and from.

- 3
- (a) Where a ship is insured "at and from" a particular place, and she is at that place in good safety when the contract is concluded, the risk attaches immediately.
- (b) If she be not at that place when the contract is concluded, the risk attaches as soon as she arrives there in good safety, and, unless the policy otherwise provides, it is immaterial that she is covered by another policy for a specified time after arrival.
- (c) Where chartered freight is insured "at and from" a particular place, and the ship is at that place in good safety when the contract is concluded the risk attaches immediately. If she be not there when the contract is concluded, the risk attaches as soon as she arrives there in good safety.
- (d) Where freight, other than chartered freight, is payable without special conditions and is insured "at and from" a particular place, the risk attaches pro rata as the goods or merchandise are shipped; provided that if there be cargo in readiness which belongs to the shipowner, or which some other person has contracted with him to ship, the risk attaches as soon as the ship is ready to receive such cargo.

Changes to legislation:
There are currently no known outstanding effects for the Marine Insurance Act 1906, Paragraph 3.