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Although they are an industry standard, the Munich Re clauses can be needlessly complicated. However, a brief survey of each cover yields a handful of simple and basic principles. Munich Re CAR (Contractor ' s All-Risks) Policy The CAR policy distinguishes clearly between faulty design and faulty materials and workmanship.

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Here is sample of a Quotation of Contractors ' All Risks (CAR) / EAR Project Contractors ' All Risks (CAR) / EAR covers all risks of loss or damage to construction of the project or erection of machinery and Third Party Liability as well Project Construction is of huge value and considerably high risks, it is designed to give full and comprehensive cover with set s of clauses to include Offsite Storage, Designer Risks, Existing Property, Transit Risks, 50/50 Clause, etc etc Full story

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Natural catastrophes can also cause problems where brand protection clauses are involved. In 2008, a hailstorm in Emden, Germany, damaged some 35,000 vehicles on the factory grounds and storage areas of a major German car manufacturer, triggering the BPC included in the insurance policy.

The high price of brand protection | Munich Re

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30 Days Notice of Cancellation Clause; 50:50 Clause with CAR/EAR Policy; 72 (Seventy Two) Hours Clause; Accountant Clause; Accountants Clause; Accumulated Stocks Clause; Acquired Companies and New Location Clause; Addendum to Vehicle Impact Endorsement; Addition and Deletion Clause; Addition and Deletion Clause (Limit Max. 10% of Sum Insured) Additional Indemnities

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