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## Happy New Year

On behalf of the THB Marine team to all our existing friends and colleagues, we hope you have had a successful start to 2009 and we look forward with zest and excitement to working with you throughout the year.

Please click on to our Product Directory for comprehensive information on all of THB Marine's products and services.

**[Richard Cirsch](#), Managing Director**

## New Cargo Clauses launched – Summary attached

Since 1982 when the last revision of the Institute Cargo Clauses took place there have been changes in the types of risk profiles, international trading patterns and market conditions, which have often led to extensions and amendments in coverage affecting cargo policies. As a consequence and after much consultation with other overseas insurance markets by market practitioners, revised Institute Cargo Clauses (A), (B) and (C) dated and introduced from 1/1/2009 have now been issued.

In addition, the applicable Institute War and Strikes clauses as well as the JC56 Termination of Transit Clause (Terrorism) have also been reviewed and reissued along with relevant and equivalent Air cargo clauses.

[Please click here](#) for a summary of the key changes which in broad terms largely bring extra benefits to the assured in either scope of coverage or through greater clarity of insuring conditions. If however you require additional information or a consultation please contact either [Ian McAllister](#) or [Ralph Williams](#).

## Inland Marine

THB Marine have been appointed to WISE Underwriters panel of approved brokers.

We anticipate that access to their competitive terms will be of significant benefit to our clientele, particularly those seeking preferential terms for Inland Marine insurance.

We would be happy to discuss further. Please [contact us](#) with any queries.

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