MSC EXTENDED PROTECTION (EPR) FAQ

1. WHY SHOULD I PURCHASE MSC EXTENDED PROTECTION (EPR)?

Despite taking necessary precautions, ocean and inland transportation does not come without risks. Events such as rough weather, fire, theft, and many other occurrences can cause damage to your cargo. MSC's Extended Protection (EPR) is a one-stop-shop solution for your cargo and logistics requirements. It provides a supplemental level of protection for the value of your cargo when transported under MSC's Bills of Lading. It also gives you access to a simplified claims-handling process in the event of physical loss or damage. For additional details, including information on the subscription process, scope of protection, cargo restrictions, and geographical exclusions, please refer to the MSC Extended Protection General Terms and Conditions.

2. IS EPR INSURANCE?

No, MSC's Extended Protection (EPR) is not an insurance. It is an extended liability solution that broadens the liability terms of the standard MSC Bill of Lading. It provides an additional layer of protection in the event of loss of or damage to your cargo while it is in MSC's care. If you require a marine cargo insurance solution, please visit www.msc.com/insurance for further information.

3. CAN I COMBINE MARINE CARGO INSURANCE AND EPR?

EPR works perfectly alongside your existing cargo insurance solution. EPR can be purchased for full or partial protection up to the value you select. If you have a cargo insurance policy with a deductible, you may choose to protect the value of that deductible under EPR, helping to reduce your out-of-pocket costs in the event of loss of or damage to cargo.

4. CAN I PURCHASE EPR IF MY CARGO IS SHIPPED UNDER A BILL OF LADING ISSUED BY ANOTHER OCEAN CARRIER?

No. EPR is only available for cargo shipped under MSC Bills of Lading.

5. IS THIS SOLUTION AVAILABLE FOR SPOT AND VOLUME SHIPMENTS?

Yes. EPR is available for both spot and volume shipments. For volume shipments, the agreed EPR tariff will be included in your contract for the agreed validity period.

6. HOW DO I OBTAIN A QUOTE?

You can obtain a quotation by logging in to your myMSC account and adding EPR either at the time of booking or when submitting your shipping instructions. Simply select the EPR subscription option and follow the instructions. It's quick and straightforward.

6.a. FULL CONTAINER LOAD (FCL) CARGO:

DRY		
TRANCHE	**SHIPMENT VALUE USD/EUR** CIF Value total shipment + 10%	**TARIFF PER SHIPMENT USD/EUR**
1	0 - 15 000	28
2	15 001 - 30 000	58
3	30 001 - 45 000	85
4	45 001 - 60 000	115
5	60 001 - 75 000	150
6	75 001 - 90 000	170
7	90 001 - 100 000	190
8	100 001 - 150 000	235
9	150 001 - 200 000	375
10	200 001 - 250 000	470
11	250 001 - 300 000	570
12	300 001 - 350 000	660
13	350 001 - 400 000	750
14	400 001 - 450 000	850
15	450 001 - 500 000	950
16	500 001 - 550 000	1 050
17	550 001 - 1 000 000	2 000

REEFER		
TRANCHE	**SHIPMENT VALUE USD/EUR** CIF Value total shipment + 10%	**TARIFF PER SHIPMENT USD/EUR**
1	0 - 15 000	39
2	15 001 - 30 000	80
3	30 001 - 40 000	115
4	40 001 - 50 000	130
5	50 001 - 60 000	195
6	60 001 - 70 000	220
7	70 001 - 80 000	250
8	80 001 - 90 000	270
9	90 001 - 100 000	350
10	100 001 - 150 000*	525*
11	150 001 - 200 000*	700*
12	200 001 - 250 000*	875*
13	250 001 - 300 000*	1 050*
14	300 001 - 350 000*	1 225*
15	350 001 - 400 000*	1 400*
16	400 001 - 450 000*	1 575*
17	450 001 - 500 000*	1 750*

* MSC Extended Protection for these tranches not available through online subscription and is subject to MSC agency prior approval.

6.b. LESS THAN CONTAINER LOAD (LCL)

USD 1.5 per every USD 100 shipment value (CIF + 10%) with USD 25 minimum. MSC Extended Protection LCL is not available through online subscription, please contact your MSC agent for further information.

7. CAN I PURCHASE EPR IF MY CARGO IS ALREADY IN MSC'S CUSTODY AND CARE?

EPR must be purchased before the cargo is stuffed into an MSC container at the place of origin and before the final shipping instructions are submitted. The cargo value and level of protection must be declared before the shipment departs from the place of origin and, at the latest, within seven (7) days of the shipment being loaded at the port of loading or place of origin (where EPR is applied on a door-to-door basis).

8. WHAT IS THE SCOPE OF PROTECTION UNDER EPR?

EPR provides compensation for physical loss of or damage to cargo, up to the protected value, resulting from:

- War risks at sea*;
- Fire;
- Stranding, grounding, sinking or collision;
- Heavy weather events;
- Acts of God / natural events;
- Wetting damowing water infiltration;
- Stevedore mishandling;
- Theft or pilferage;
- Costs for sue and labor directly caused by the foregoing.

However, EPR shall not apply to:

- Loss or damage attributable, in any way whatsoever, to the willful or intentional misconduct of the Merchant, Merchant's agent, subsidiary or subcontractor, or any other Person acting on behalf of the Merchant;
- Delay;
- Inherent defect, quality or vice;
- Insufficient or improper packaging;
- Temperature or atmospheric pressure changes;
- Ordinary leakage, loss in weight or wear and tear;
- Others (including sanctions on countries, entities, individuals or on any Goods; capture seizure or arrest unrelated to war perils);
- Any chemical, biological, bio-chemical, or electromagnetic weapon (whether used as such or collaterally causing any loss or damage);
- Radioactive contamination;
- Cyber risk;
- Nuclear incidents;
- Pollution and contamination.

9. HOW DO I PAY FOR EPR?

The EPR charge will be manifested as a separate line item on your freight invoice and is payable in accordance with the payment terms of your account with MSC (e.g. credit terms or payment on sailing). A dedicated charge code (EPR) will identify the applicable amount.

10. WHAT IS THE CLAIMS PROCESS IN THE EVENT OF LOSS OF OR DAMAGE TO CARGO?

In the event of physical loss of or damage to cargo, your EPR claim is handled directly by MSC through a fast-track claims procedure. A dedicated team aims to conclude all EPR claims within 30 working days from receipt of all required supporting documentation.

10.a. HOW DO I NOTIFY MSC OF LOSS OF OR DAMAGE TO CARGO?

In the event of loss of or damage to cargo, please contact MSC immediately via the dedicated EPR claims email address: epr.claims@msc.com

*War risks in high-risk geopolitical areas are excluded from coverage unless included under an adapted tariff. Current exclusions include the territorial waters of Ukraine, Lebanon and Israel, as well as the Southern Red Sea, the Persian Gulf, the Gulf of Oman and the Gulf of Aden. MSC reserves the right to update this list of affected areas.

10.b. CONTAINER INSPECTION

Please inspect the container and seals immediately upon delivery. If the container is damaged, or if any seals are missing, broken, or differ from the manifested seals, please record this clearly on the delivery receipt and retain all seals and locks.

10.c. INSPECTION AND SURVEY

If damage is visible upon delivery, please record it immediately on the delivery receipt, retain all packaging materials, and take clear photographs of the damaged cargo immediately or as soon as possible thereafter. If damage is discovered after delivery, please record it immediately upon discovery and notify MSC, providing all relevant details, including any missing items and an estimate of the claimed amount. Do not dispose of any packaging materials or damaged cargo.
For damage likely to exceed USD 5,000, MSC will appoint a surveyor on your behalf and cover the cost of the survey.

10.d. CLAIM SUBMISSION

To enable MSC to process your EPR claim, a complete set of supporting documents must be submitted within 30 days of delivery, including:

- Copy of the MSC Bill of Lading, Sea Waybill, or contract of carriage
- Commercial invoice
- Packing list
- Claim letter on company letterhead, including an itemised breakdown of the loss
- Delivery receipt (including any recorded exceptions)
- Destruction certificate or salvage sale receipt (if applicable)

MSC reserves the right to request additional documentation if required.
Claim documentation may be submitted to epr.claims@msc.com or to your local MSC agent.

10.e. CLAIM RESOLUTION

If your claim falls within the scope of EPR protection, payment will be made to you locally, subject to MSC's verification of your banking details.

If your claim falls outside the scope of EPR protection, whether because the loss is not covered, the supporting documentation is insufficient, or the EPR process requirements have not been fully met, you may still submit your claim through MSC's standard claims channel.

If your claim falls within the scope of EPR protection but exceeds the protected value you selected, compensation under EPR will be limited to that protected value. You may still seek compensation for the remaining amount through MSC's standard claims channel.

10.f. GENERAL AVERAGE

In the event that General Average is declared, EPR will provide the required General Average security on behalf of the cargo interests and, within the limits of the protected value selected, will:

- Indemnify you for loss of or damage to cargo falling within the scope of EPR protection; and/or
- Settle any General Average contribution assessed by the appointed adjusters.

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