

# Vero Marine Insurance News

## Granite and stone cargo

October 2011

Granite and stone (including slate and marble) has been used as a building material for thousands of years. Many of the iconic man-made structures of the world owe their longevity and very presence to the strength of stone and its ability to weather the elements.

Our more modern crafting and cutting techniques has seen the resurgence in the use of granite and stone as a building material, albeit with the focus shifted to concentrate on its aesthetic and hard wearing qualities as a facade or tile and versatility as a utility surface or counter top.

Paradoxically, our modern usage and demand for this material can turn the once robust blocks and columns into more fragile slabs and tiles which pose risk control and exposure problems during shipment.

### Blocks, curb stones and columns

As might be imagined, these items will generally present a low risk whilst in transit for all but minor damage. Having said this, where

these items are not correctly packed and stowed, they do pose an added risk to other goods, the shipping container used to transport them and, for potential removal of debris costs, due to the weight of individual pieces and the overall mass of the consignment.

### Stone counter tops and tiles

Shaping stone or cutting it into relatively thin slabs or tiles reduces mass and structural strength. This process can also aggravate or disturb cracks or flaws in the rock making the slab or tile more susceptible to breakage or chipping. The thinner the cut specification, the more fragile the item becomes. Finished or polished product can also be susceptible to staining and scratching during transit. Some of these exposure characteristics will often be shared with:

- ▼ ceramic tiles
- ▼ refractory bricks
- ▼ composite stone products (e.g. caesarstone)

In addition, cut-outs, fixing holes and patterns may further weaken or destabilise structural integrity. Kitchen counter tops are a common example of this problem where holes are pre-cut for the fitting of the sink or stove top.

Extra care in stowage and handling is necessary to ensure the item does not crack or break.

### Shipping methods

Many smaller items like tiles will be individually wrapped or separated to reduce staining and scratching then packed in styrofoam or cardboard cartons and crated for added protection.

Packing methods need to alter as the weight of an individual item increases. Weight, combined with any downward force will cause cracking and breakage so larger items must be placed in an upright position on their edge and given rigid support. Slotted crates or "A" Frames (timber or steel rigid frame in the shape of an A) will be utilised to provide support and maintain the item(s) in an upright position.

Experience with the commodity in question and attention to detail in preparation, packing and stowage can go a long way to minimising damage.

### How do I find out more?

Contact the Vero Marine Team or your Vero Business Development Manager.