

CARGOCOVER.COM BY MARSH

COMPREHENSIVE • COMPETITIVE • CONVENIENT



Marsh CargoCover™ is your comprehensive insurance solution, giving you access to competitive coverages with the convenience of on-line purchase and support.



INDUSTRY EXPERIENCE

Marsh, the world's leading risk and insurance services firm, has a long history of providing insurance and risk management consulting services to the marine industry. Marsh's Marine Specialty Group has the resources, innovative approach, and specialized industry knowledge necessary to help your organization manage its risk.

CargoCover™ is available exclusively through Marsh and is underwritten by Continental Casualty Company, a CNA company and marine specialist for over 50 years.

The ability for freight forwarders and logistics professionals to offer cargo insurance as part of their value-added services is an important differentiator and increases the scope of services you offer. Arranging cargo insurance for more shipments also helps to protect your Errors and Omissions insurance from liability claims.

CARGO INSURANCE COVERAGE FROM CARGOCOVER

Cargo insurance provides protection against all risks of physical loss or damage to goods from any external cause during shipping, whether by land, sea or air.

Our coverage includes options to insure from "warehouse to warehouse," irrespective of the number of subcontractors involved, and covers common carrier limitations such as: "Acts of God," terrorism, strikes, riots, and civil commotion risks.

OTHER NOTABLE FEATURES OF OUR COVERAGE:

- Subject to certain packing exclusions, this policy pays regardless of which carrier is ultimately responsible for the loss or damage.
- Includes coverage for General Average. Without cargo insurance, this event can have a frustrating economic impact on your customers, as they will be responsible to put up a bond to have their cargo released even if it is not damaged.

- Covers goods for the full value declared and will not be subject to the limitation of a carrier's bill of lading.
- If you are handling third party cargo, cargo insurance is a value added service that also helps you manage your cargo liability exposure, since our CargoCover solution does not subrogate against the party who arranged the cover.
- Protect your errors and omissions insurance from liability claims, as you are not absorbing the deductible applicable to each claim under your legal liability policy.
- Some carrier's liability is calculated based on the weight of the shipment, and may be limited to a few hundred dollars. With CargoCover, your client is fully protected and you will not have a claim made against your liability insurance.
- With full direct damage cargo insurance, the burden of proof of liability is waived and claims are handled directly between the insurer and the customer. Insurers then subrogate where possible.

Put simply, cargo insurance provides a cost effective way of covering your customer, as well as yourself for physical loss or damage to goods in transit. It provides added value to your customers and helps differentiate you from your competition.

CARGOCOVER HIGHLIGHTS

- **FREE AND EASY REGISTRATION:** With free registration and no minimum volume or subscription fees, trying CargoCover is a no risk proposition.
- **COMPETITIVE RATES:** CargoCover offers cargo insurance coverage at exceptionally competitive rates by streamlining the insurance certification process online and through key partnerships. Benefit from no minimum annual premiums; simply pay for the coverage you use.
- **ISSUING CERTIFICATES:** Secure certificates are printable from your computer on standard paper and can be downloaded, saved or sent to your customers by email.
- **CUSTOMER SUPPORT:** is available 24/7, via telephone, email or live chat, to assist you with the use of the CargoCover application.
- **CONVENIENT CLAIMS MANAGEMENT:** Should the need arise, a settling agent from the underwriter's extensive network will offer expert and rapid claims services, Claims can be tracked online.



ADDITIONAL PRODUCTS* AVAILABLE THROUGH CARGOCOVER.COM

Beyond Cargo Insurance, securing important coverages for your business on CargoCover streamlines your insurance needs. Marsh offers these additional lines of insurance through CargoCover for Freight Forwarders, Carriers, Freight Brokers, Truckers, NVOCCs, 3PLs, Load Brokers and Custom Brokers.

- **LOGISTICS INSURANCE PACKAGE:** The Logistics Insurance Package provides coverage based on a program designed by our Marsh Logistics specialists for a business insurance solution for logistics providers. The program is underwritten by Continental Casualty Company (a CNA company) and Transport Mutual Insurance Association Limited (TT Club).
- **FREIGHT FORWARDERS CARGO LIABILITY/ ERRORS & OMISSIONS:** This product provides coverage to a Freight Forwarder or Load Broker for their liability for physical loss of or damage to customers' cargo and for their consequential loss resulting from such loss or damage. Errors and Omissions covers liability for financial loss incurred by the customer due to failure to perform contractual obligations.
- **WAREHOUSEMAN'S LEGAL LIABILITY:** Warehouseman's Liability insurance provides specialized coverage for cargo liability if you are an operator of a public and/or commercial storage and/or distribution warehouse.
- **PROPERTY/BUSINESS INTERRUPTION:** This insurance provides coverage against all risks of physical loss or damage to your property. We can design a comprehensive policy covering all of your business

property. The policy can include coverage against losses arising from another loss while the business's facility is either closed because of the loss or the business is unable to continue normal operations.

- **MOTOR TRUCK CARGO LIABILITY:** Motor Truck Cargo Liability insurance provides coverage for Carriers' liability for physical loss or damage to goods carried on their owned/leased vehicles.
- **COMMERCIAL GENERAL LIABILITY/THIRD PARTY LIABILITY:** This insurance provides coverage for claims for bodily injury and property damage to third parties caused by your premises, operations, products and completed operations.
- **CRIME:** This insurance provides Crime coverage for various perils relating to the taking of money, securities and other property from a business or organization.
- **BONDS/SURETY:** This insurance provides coverage for a wide variety of bonds usually required by courts, financial institutions, private corporations, as well as federal, provincial, and municipal bodies.
- **DELAY IN START UP:** This insurance provides coverage for the anticipated revenue generated from developing and executing infrastructure projects (a loss or delay due to an unforeseen event affecting a critical piece of a plant and/or machinery can have a catastrophic effect on the timely completion of a project and impact the anticipated revenues).

** Currently these products are available to Canadian customers and will be coming soon to our US customers.*

GETTING STARTED WITH CARGOCOVER™

Why not learn more about this exciting program? Visit www.cargocover.com for an on-line demonstration or speak directly with an account manager at:
North America: +1 888 289 7744 or +1 514 289 9090
International: (00) 800 1006 1006



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USDG-8183 (C150312JB): 2015/03/23