

# Marine Cargo Insurance



There are many risks which your goods are exposed to when they are transported. To protect your business, you can purchase Marine Cargo Insurance to protect against the risks of loss or damage that may occur which could leave you exposed to financial loss.



## What is Marine Cargo Insurance?

Marine Cargo Insurance provides door to door All Risks Insurance for your goods whilst in the ordinary course of transport by land, air or sea. It can also be extended to included storage risks if such cover is specifically requested and agreed.

Cover can be provided for import of raw materials or finished goods from suppliers, export sales to overseas customers or domestic distribution of goods. Cargo can typically be covered for transit anywhere in the world but there are some exclusions, typically related to countries suffering from unrest, where local governmental laws prevent overseas Insurers from providing cover or where subject to UK, EU or US Sanctions and UN Resolutions.

Cover can be provided for New General Approved Goods &/or Merchandise of every description properly packed for the nature of the goods and the transit.

General Approved being new goods not particularly susceptible to breakage, theft, water damage, leakage and shortage or chipping.

**For further information, please contact Hazel Downes  
Freight & Marine Manager.**

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## The benefits

**All Risks** – Cover is provided under Institute Cargo Clauses (A) for All Risks of physical loss and damage to the goods during the insured voyage and includes risks of theft, pilferage, shortage and non-delivery.

**Full Value** – All carriers operate under trading conditions which limit liability in the event of loss or damage to goods and the calculation of this liability is on a weight related basis. Marine Cargo Insurance provides you with full value compensation based on the value of the goods insured which can be insured for their full invoice value including freight costs and 10% uplift.

**Flexible** – Cover can be provided on a door to door basis including risks of loading and unloading or can be tailored according to the terms of sale agreement.

**Competitive Pricing** – Cover offered at competitive rating levels.

**Fast Claims Response** – Upon receipt of the supporting documentation the Marine Cargo Insurers would settle the claim in full for the full value and they would then undertake recovery action against the carriers. This would be an otherwise lengthy process with limited compensation available under the carrier's terms and conditions.

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