

# Hard-working businesses deserve hard-working protection.



**Our Cargo product covers your customers' goods in transit across the globe, from one-off transit risks to complex international risks our product can be tailored to suit your customers' needs.**

## **Why buy Cargo cover?**

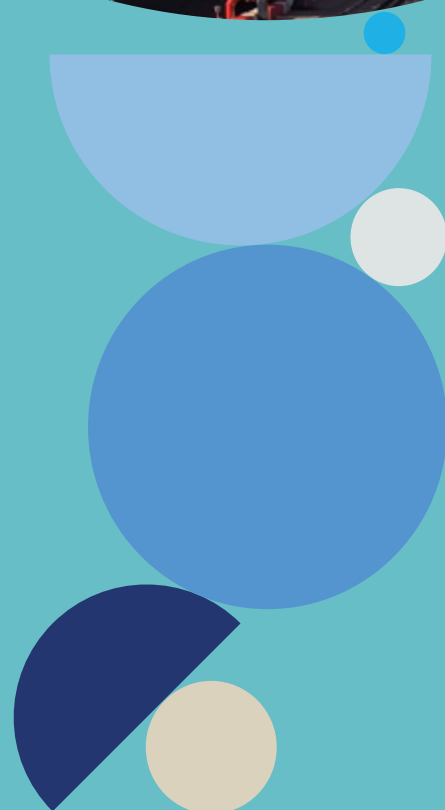
Although your customers' goods could be lost/damaged on the high seas, the reality is that the frequency of attritional losses rises dramatically once the goods reach dry land. Theft, pilferage and damage losses are far more prevalent once the goods come into closer proximity to human beings. Although cargo carriers and freight forwarders often provide insurance, arranging standalone Cargo cover often offers your customer better protection and is usually more cost effective.

Having stand-alone cover for goods also avoids no cover in the event of a General Average sea claim (where goods may be sacrificed during a sea voyage).

## **Trade with us**

We've made our Cargo product more flexible and easier to trade on our online platforms. For SME risks with a premium of £5,000 or less, you can continue to use Zurich Online and Acturis to place and renew policies. You can also transfer existing business quickly and smoothly.

If your customer needs a bespoke option and the premium is over £5,000, then our expert Marine underwriters are ready to help.



## **Appetite**

We can look at all sized risks from a one off single transit to an International Programme. We have a wide appetite across all industry sectors including:

- UK manufacturers
- UK wholesalers and retailers
- Consumer/household products
- Ambient food and beverage
- Plastic/metal finished goods
- Chemicals
- Ambient pharmaceuticals and medical products
- Clothing and footwear
- Theatres and production equipment

## **Product benefits**

- Loading and unloading covered
- Airfreight replacement – cover for up to five times the original sea freight charges
- Buyer's and Seller's Contingent Interest included as standard
- Third Party equipment, shipping containers and/or flat racks covered up to £10,000
- Cover for concealed damage – up to 90 days after arrival
- Non delivery losses – failure to arrive within 90 days of expected arrival date
- Cost of repacking covered
- Warehouse to warehouse cover depending on your customers terms of sale/purchase.
- £50,000 UK Goods in Transit cover included as standard.

## **Additional features**

- In the unfortunate event of a claim, our specialist UK Cargo Claims Team are on hand to expertly handle a claim no matter where in the world it has occurred.

## **Our cover can offer you:**

- ✓ When your customer is using their own vehicle the goods are covered if the locked vehicle is left unattended
- ✓ Ability to include extra covers for – exhibitions, engineers'/sales representatives' tools and samples, storage outside the ordinary course of transit
- ✓ Breakdown cover for temperature controlled goods
- ✓ Our underwriters have the ability to create solutions for your customers where required:
  - Non-standard basis of valuation
  - Consequential loss cover
  - Seasonal stock increases
  - Retail stock

## **For a premium less than £5,000**

Trade with us at [Zurich Online](https://www.zurich.co.uk/business/sme) or on Acturis

Contact us:

- Call us on 0800 026 1814
- Chat with us using the Live Chat function on [Zurich Online](https://www.zurich.co.uk/business/sme) or Acturis
- Find out more at [zurich.co.uk/business/sme](https://www.zurich.co.uk/business/sme)

## **For a premium more than £5,000**

Please speak to your usual Zurich Marine contact or email us at [gbz.regional.marine@uk.zurich.com](mailto:gbz.regional.marine@uk.zurich.com)