

Carrier for Hire – Cargo Coverage Analyzer

Delivering greater value to today's trucking companies

Key Points of Comparison	Analysis Tip	The Hartford's Carrier for Hire – Cargo Policy	Other Carrier's Policy
<input type="checkbox"/> Debris Removal Expense	Refers to commodities damaged to the extent that they retain no salvage value. Under some coverage forms the costs associated with debris removal is not reimbursable.	We provide up to \$5,000 in any one occurrence for these expenses.	_____ _____ _____ _____
<input type="checkbox"/> Pollutant Clean Up and Removal	This exposure can have significant impact on a carrier's bottom line. Some insurers do not address this exposure.	We will cover up to \$10,000 in any one occurrence and \$25,000 per policy period.	_____ _____ _____
<input type="checkbox"/> Reusable Packing Containers	Typical coverage forms consider the commodity itself but not the actual packaging. Not offered by many insurers.	We provide up to \$5,000 in any one occurrence for loss to packaging material such as beer kegs, animal pens and the like.	_____ _____ _____ _____
<input type="checkbox"/> Earned Freight Charges	If a loss occurs during transit the carrier may not get paid. Some insurers do not address this exposure.	We pay uncollectible charges for freight up to \$5,000.	_____ _____ _____
<input type="checkbox"/> Loading and Unloading	These crucial periods of transit are often where the potential for damage is most acute. Not offered by many insurers.	We extend coverage for loss occurring during loading and unloading up to 500 feet from conveyance.	_____ _____ _____



Key Points of Comparison

Analysis Tip

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Other Carrier's Policy

Substitution of Vehicles

When vehicles are specifically scheduled, coverage is tied to the vehicle. In circumstances where an incident occurs that prevents the scheduled vehicle from completing the carriage, a non-scheduled substitute vehicle would not normally be covered. Not offered by many insurers.

We provide the same coverage for a replacement vehicle as in force for the original vehicle in these circumstances.

Newly Acquired Vehicles

When a carrier purchases or otherwise acquires a new vehicle, they should not have to risk a lack of coverage if ownership is not immediately reported. Not offered by many insurers.

We provide coverage up to \$100,000 for loss during the first 30 days after a new vehicle is acquired.

Newly Acquired Terminals

When a carrier purchases or otherwise acquires a new terminal, they should not have to risk a lack of coverage if ownership is not immediately reported. Some insurers do not address this exposure.

We afford coverage for property at newly acquired terminals for up to 30 days from acquisition.

Cargo Recovery Extra Expense

This coverage is almost never considered until it is too late. Policy forms typically fail to address this issue where cargo is held by towing outfits until tow charges are satisfied, even if the cargo was not affected by the incident! Not offered by many insurers.

We automatically provide coverage up to \$25,000 per policy period for the costs associated with recovering cargo after a loss.

Mechanical Breakdown of Refrigeration and Heating Units

Perishable cargo is particularly susceptible to loss, and carriers must pay special attention to their equipment to ensure it is always operating properly.

We offer mechanical breakdown coverage via endorsement at limits that can be tailored to specific needs.

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail. For details on this or any of The Hartford's programs, contact your Hartford Marine representative or visit our Web site on the EBC or www.thehartford.com/marine.