

Worldwide Transportation Policy – Ocean Cargo Coverage Analyzer

Delivering Greater Value in Marine

Key Points of Comparison

Analysis Tip

The Hartford's Worldwide Transportation Policy

Other Carrier's Policy

Advanced Claims Payment*

Not offered by many insurers. If offered, check to see if a loan amount is included.

We provide for a partial payment or interest free loan up to 50% of loss amount if claim is not fully resolved within 30 days.

Brand & Trademarks

Some insurers do not address this exposure.

In the event of loss, we cover the cost to remove Brands & Trademarks and to recondition merchandise, thereby helping protect your brand integrity.

Concealed Damage*

Not offered by many insurers. If offered, compare the timeframe for which coverage is provided.

We provide additional time to discover transit losses if packages are not opened for up to 120 days after receipt.

Container Demurrage

Some insurers do not address this exposure.

We pay additional charges and late penalties, which may be incurred when a container is held for inspection/survey because of loss.

Containerization, Consolidation & Deconsolidation*

Not offered by many insurers. If offered, compare the timeframe for which coverage is provided.

We extend coverage for up to 60 days while shipments are on the premises of consolidator/freight forwarder for containerization, consolidation and deconsolidation.

Control of Damaged Property*

Not offered by many insurers.

In cases where partial recovery may adversely impact your interests, you're able to participate in the discussions concerning the final disposition of cargo.

*Coverage added/enhanced with our automatic Worldwide Transportation Enhancement.



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Customs Damage & Detainment*

Not offered by many insurers, if offered check to see if bond cost is included.

We provide coverage for direct physical damage caused by U.S. or Canadian customs service while performing their inspection duties. Also, we will pay up to \$10,000 to cover the cost of bonds to release cargo held during law enforcement activities.

Debris Removal

Some insurers do not address this exposure.

We pay up to \$25,000 per occurrence to remove debris of insured property lost due to an insured peril.

Domestic Transit*

Many insurers offer only by endorsement for an additional premium.

We automatically provide coverage up to \$25,000 per occurrence and \$100,000 annually for domestic shipments not part of an international shipment. Higher limits can be endorsed on.

Exhibition and Processing*

Many insurers offer only by endorsement for an additional premium.

We automatically provide coverage up to \$25,000 for worldwide exhibition and processing losses. Higher limits can be endorsed on.

Expediting Expense*

Not offered by many insurers. If offered, check limit and description of expenses covered.

We provide up to \$10,000 coverage to quickly make necessary repairs and secure parts, including the cost to fly repair personnel to repair site if needed.

Financial Insolvency of Vessel Operators

Not offered by many insurers.

We pay additional charges incurred for landing, forwarding and warehousing cargo as a result of an insured peril or from the insolvency of the shipping line.

Fraudulent Documentation*

Not offered by many insurers.

We protect you and your shipments when you, unknowingly, are misled by false documentation from individuals unscrupulously representing themselves as proper carriers and a covered loss results.

Fumigation Damage

Only a few insurers address this type of loss.

We pay for damage resulting from this exposure.

General Average

Most insurers include this important coverage.

We will pay these costs up to your Limit of Insurance. We pay your contributions even if your goods are not damaged.

Installation*

Many insurers offer only by endorsement for an additional premium.

We provide up to \$25,000 per occurrence and \$100,000 annually for worldwide installation coverage.

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Interruption of Goods in Transit*

Only a few insurers address this exposure.

We confirm that your policy remains fully active even when cargo is removed from transit per instructions from us or our representatives.

Labels Clause

Only a few insurers address this exposure.

We cover the cost to provide new labels, capsules or wrappers in the event they are damaged because of a covered loss.

Loading/Unloading

Many insurers provide this coverage.

Our policy extends coverage to loading/unloading.

Loss Overboard Containers

This exposure is not always addressed.

We cover loss due to perils of the sea including containers being washed overboard.

Non-Delivery Clause*

Only a few insurers address this exposure.

We don't leave you wondering if you're covered for non-delivery. We consider shipments lost in transit after 60 days.

Repacking, Reshipping and Sorting Expenses

Only a few insurers address this exposure.

We include such expenses, within the Limit of Insurance applicable to the cargo, in our loss adjustment.

Returned Shipments

Only a few insurers address this exposure. Some policies cover return shipments due to catastrophic loss only.

We cover return shipments with the same insuring terms as the initial shipment.

Sales Representative Samples*

Many insurers offer only by endorsement for an additional premium.

We provide up to \$10,000 in worldwide coverage, automatically. Higher limits can be endorsed.

Shortages from Intermodal Containers

Not offered by many insurers.

We provide coverage for theft losses that are sometimes difficult to prove including theft from containers, even when seals are intact or when there are no visible marks left by thieves.

Spoilage – Additional Expenses to Protect Against

Only a few insurers address this exposure.

We pay for additional expenses to preserve temperature-sensitive cargo following a breakdown of heating or refrigeration units on the transporting conveyance.

Subrogation Recovery Sharing*

Not offered by many insurers.

You can receive all or part of your deductible back if we make a subrogation recovery.

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Survey Expense*

Not offered by many insurers.

We recognize the benefit of a survey when your property is damaged and include survey expense in the loss amount.

Unpaid Vendor's Interest

Only a few insurers address this exposure.

We cover all export shipments sold on terms that do not obligate the insured to furnish marine insurance, thereby protecting against cargo loss or damage when title has passed but the insured has not yet been paid.

Warehouse Coverage*

Many insurers offer only by endorsement for an additional premium.

We automatically include coverage up to \$25,000 for cargo in temporary storage anywhere in the world.

* Coverage added/enhanced with our automatic Worldwide Transportation Enhancement.

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.