

Worldwide Transportation Policy

Delivering Greater Value in Marine

Building Strong Agency Relationships

The Hartford's Worldwide Transportation policy goes the extra mile to deliver greater value to you and your clients. It combines the comprehensive coverage your clients demand for their shipments with our expertise in underwriting and servicing international transportation insurance.

Our Worldwide Transportation policy meets your clients' transportation coverage needs, whether they are shipping goods internationally by air or by sea, as well as the connecting conveyances (such as truck and train). With this policy, your clients get basic value with:

- A comprehensive policy for ocean cargo and international air exposures that protects against all risks
- Flexible valuation options
- Flexible reporting options

Clients also receive some of the broadest coverages available including:

Advanced Claims Payment – When damage occurs, it can take time to collect the necessary information to process the claim and indemnify the loss. With this valuable coverage, a payment can be advanced to keep your client afloat while the loss costs are being finalized.

Coverage for the expense to expedite repairs or replacement – With the prevalence of "just in time" inventory and delivery logistics, it's important to be able to make immediate repairs or quickly replace damaged goods to complete sales. This important coverage provides for the extra costs associated with rapid delivery and service.

Continuous coverage for containerization, consolidation and deconsolidation – Because certain cargo requires special packing or re-packaging for optimal transport, we provide continuous coverage as cargo is loaded onto trucks, repacked by exporters or unpacked for distribution at the final destination. Better still, coverage is extended for up to 60 days after arrival.

Control of Damaged Property – In the event of partial loss to your client's goods, we allow your client to participate in discussions concerning the decision whether to consider the entire shipment as a total loss. This decision may arise due to any adverse impact on their interests that might result from reworking the shipment.

Customs Detainment – Recent events have caused U.S. Customs to increase their enforcement of laws and regulations. We provide coverage for the cost of bonds to release goods held in the enforcement of laws or regulations.

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

Fraudulent Documentation – The risk of loss due to acceptance of fraudulent shipping documents is often unrecognized and can lead to significant costs that many carriers will not cover. The Hartford provides this distinctive coverage automatically.



Non-Delivery Clause – We don't leave your clients wondering if they are covered for non-delivery. We consider the goods to be lost in transit after they have been missing for 60 days.

Subrogation Recovery Sharing – When loss or damage to goods happens, it is often another party that is at fault. At The Hartford, we not only pursue those liable parties to recover for the damage they cause, but we also work to reimburse a portion of your clients' deductible so they are not out-of-pocket for that portion they self-insure.

Survey Expense – The Hartford recognizes the benefit of having a damaged shipment surveyed without delay, allowing your clients to make necessary decisions quickly and reduce the impact such loss can have on business. Our policy will pay or reimburse for reasonable costs of surveys.

Interruption of Goods in Transit – When cargo is damaged it often needs to be held over for inspection and is removed from the due course of transit. Our policy remains in force, outside the usual course of shipping, when we request a temporary removal from transit.

Extra value – Your clients now receive not only these ten notable coverages but six other enhancements, ranging from concealed damage to debris removal – all in one policy.

We automatically provide some coverages that many competitors provide only by endorsement – and for an additional charge. Coverages and per occurrence limits are:

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|---------------------------------|----------|
| • Domestic Transportation | \$25,000 |
| • Exhibition and Processing | \$25,000 |
| • Installation | \$25,000 |
| • Sales Representatives Samples | \$10,000 |
| • Warehouse Coverage | \$25,000 |

Expertise in Ocean Cargo Insurance

The Hartford is serious about Ocean Cargo and International Air business. We have the expertise and ability to underwrite and service this business with:

- Dedicated Marine Underwriters and Managers with local expertise and international experience
- Centralized, dedicated Ocean Cargo Claims unit with global reach
- A+ A.M. Best Rating
- Financial strength and security with over 190 years of experience

Our many areas of expertise and financial stability add up to “peace of mind” and delivery of the insurance promise for our clients.

Ease of Doing Business

We deliver ease of doing business in a variety of ways:

- Prompt quote and policy issuance
- “CertificatesNow” Online Ocean Cargo Certificate facility
- One-stop resource through ITDN to help Hartford agents and clients to stay abreast of the constantly changing global marketplace – www.itdn.net

The Hartford delivers greater value through our Marine products, expertise and ease of doing business. Contact your local Marine representative for more information or visit our Web site on the EBC or www.thehartford.com/marine.

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.