

# Marine Cargo

## Delivering shared success

As a mutual company, we focus not on shareholders and stock markets, but on our policyholders and partners. We take time to get to know your business and what you need from your insurance solution.

Our underwriting involves a thorough analysis of your risks, backed by a deep understanding of your industry, while our integrated underwriting, claims and risk management offers you a creative risk-transfer solution.

## Solutions for your most complex risks

We provide protection for your cargo, both when in storage and while being transported by land, air and sea. We specialise in complex risks – from small, specialist companies to multi-billion-dollar businesses, on a worldwide basis.

Our products include:

- Physical loss or damage coverage to goods in transit and storage
- Coverage for goods at all points in the supply chain, including inventory and manufacturing on a stock throughput form
- Consequential loss coverage following a marine peril for large infrastructure projects.

Class of business	Line size
Ocean Cargo	USD 50m
Inland Marine	USD 50m
Stock Throughput	USD 50m
Excess Storage	USD 50m
Project Cargo/Cargo DSU	USD 150m
Cargo Liability	USD 50m



We provide flexible solutions based on individual supply chains and we can offer a continuous single policy that combines ocean cargo, inland transit and inventory insurance policies which have traditionally been purchased individually.

Our in-house Marine Warranty surveyors can provide risk-management solutions for large complex movements of out of gauge equipment, while our integrated Underwriting and Risk Engineering teams can assist with logistics management for infrastructure projects.

We provide insurance cover that is written on a domestic and/or global basis – for a mix of importers, exporters, manufacturers, suppliers and traders.

We also offer Marine War, Piracy and Terrorism coverage.

## Target Markets

Metals, Project Cargo, Manufactured Goods, Excess Storage.

## With you for the long term

Being a mutual means we're consistent and here for the long term. Our experienced teams are resourceful, responsive and empowered to make decisions quickly. You'll benefit from our technical underwriting capabilities, the strength of our relationships with our broker partners, and our unique approach to claims service.

Because what's good for you, is good for us.

## Continuity in a changing world

Some clients have been with us for over 20 years. Why do they stay so long? Because we have a culture of flexibility and transparency. Quite simply: we do the right thing.

Your business doesn't stand still and neither do we. We're constantly evolving our products and services, investing in people and resources, and building our global distribution network – bringing you continuity and reassurance in a changing world.

## Claims confidence

Aligned with the Liberty Claims Charter, our London-based Cargo team has high levels of local settlement authority, supported by a global network of technical capability – designed to give you direct access to decision-makers and global experience wherever you need it.

Our strong technical expertise from the wider insurance industry, and the strength of our partnerships, means we're always working on handling your claim as quickly as possible.

## Claims+

In addition to our claims charter and promise, where appropriate, we offer extra value-add services at pre-placement, post-placement, and post-loss stages. Designed to ensure your claims experience – even without a claim – is as good as we can make it.

## A sustainable future

Our purpose is to help people embrace today and confidently pursue tomorrow. To fulfil this purpose, we are committed to sustainability and careful consideration of environmental, social and governance (ESG) issues.

Insurance can be a force for good and we have a role in supporting the transition towards a low-carbon future. We are supporting Climate Transition Pathways, currently working to provide a number of benefits to companies with accredited transition plans, in addition to continued access to insurance capacity. For instance, we are exploring how to meet the challenge of the transition with longer-term and more expansive solutions.

## Unlocking opportunities

With over a century of insurance experience, we've learned a thing or two about risk. We're dedicated to developing products and solutions for our clients, whether it's a variety of specialist coverages, a customised wording, or guidance on emerging exposures.

Talk to us about the trends we're seeing in your industry, and the products we offer to help protect your business:

- Cyber
- Terrorism
- Direct & Facultative Property
- Energy & Construction

## Contact Us

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