



## KEEP YOUR BUSINESS RUNNING BY COVERING DAMAGED OR LOST CARGO IN ALL STAGES OF TRANSIT.



### COUNT ON THE HARTFORD TO COVER YOUR CARGO

Broad coverage that includes:

- Spoilage due to change in temperature
- Rust/corrosion
- Fictitious pick-up/ Voluntary parting
- Employee dishonesty
- Trailer interchange
- Duty to defend
- Waiver of theft deductible for cargo equipped with location tracking device

The Hartford's Carrier Logistics Choice provides coverage for cargo within the entire spectrum of your logistics operations – including and beyond road events:

- Motor Carrier
- Freight Forwarder
- Warehouseman
- Incidental Transportation Broker
- Bailee

Your policy from The Hartford gives you essential protection designed specifically for your industry and operations. You have the flexibility to customize your limits of insurance and optional coverages to meet your company's needs and exposures.

**Prepare. Protect. Prevail.®**

continued



## COVERAGE HIGHLIGHTS

**Customized limits of insurance.** Our coverage allows you to customize limits for cargo while in transit, while in storage at a warehouse or while at a scheduled or unscheduled terminal location.

**Coverage for transportation brokers.** Our policy offers optional coverage for exposure when you act as a transportation broker.

**Coverage for storage.** Our policy offers optional storage coverage for covered property not in “due course of transit.”

**Employee and subcontractor dishonesty.** Coverage for dishonest acts by employees and subcontractors.

**Right and duty to defend.** We provide defense costs associated with a loss “outside” of limits.

**Selling price option.** At your request, we’ll calculate the value of damaged property (which was sold prior to loss) on a selling price basis.

## STANDARD COVERAGES

We automatically provide for the following coverages up to the Limit of Insurance shown in the policy:

- **Loss mitigation expenses.** After you sustain a cargo loss, you may incur significant expenses to mitigate that loss such as offering a reward for lost or stolen property or expenses associated with recovering or protecting property.
- **Debris removal expenses.** Costly expenses associated with the removal and disposal of property after a loss.
- **Pollutant cleanup and removal expenses.** Court-ordered expenses you incur for pollutant cleanup from land or water.
- **Earned freight charges.** Earned freight charges that are uncollectible due to a covered loss to covered property.
- **Contract penalties.** Liability for contract penalties for delivery delays related to covered loss to covered property.
- **Trailer interchange.** Coverage for liability you assume for cargo and non-owned trailers that you use in the hauling of such cargo.



- **Reusable packing containers.** Non-owned packing containers used in transporting cargo for which you may be responsible.
- **Spoilage.** Damage to covered property due to spoilage as a result in change in temperature.
- **Rust, corrosion or contamination.** Damage to covered property due to rust, corrosion or contamination.
- **Voluntary parting (i.e., fictitious pick-up) and employee dishonesty.** No exclusion!!
- **Deductible waiver for freight protected by location tracking devices.** We incent you for going above and beyond to protect cargo from theft by equipping it with operational location tracking devices.

## POWER UP YOUR PROTECTION WITH OPTIONAL COVERAGE

- **Separate limits for named shippers.** This coverage is available by endorsement when a shipper requires you to provide separate limits of insurance under the terms of our policy.
- **Separate limits for specified trips.** Similar to named shippers coverage, we have an endorsement available for when you need to increase or arrange for separate limits for specific hauls.

## SERVICE BACKED BY SPECIALIZED KNOWLEDGE

Your business has unique challenges, deadlines and pressures. No one understands that better than The Hartford. Depend on us for:

- Marine specialists who work directly with your insurance agent or broker.
- Motor truck cargo liability claims specialists who'll handle your claim quickly and efficiently, getting you back on the road as soon as possible.

## 200+ YEARS OF EXPERTISE

Peace of mind comes with confidence, and with The Hartford, you'll have both. We've been named among the World's Most Ethical Companies® nine times by the Ethisphere Institute. And our 200+ years of experience and commitment to our policyholders speaks for itself.



You can rely on us for all of your business insurance needs. Ask your agent how to simplify your risk management program by consolidating your protection through The Hartford.

## CARRY ON WITH CONFIDENCE.

Learn more about available coverage options by talking with your agent from The Hartford today. And visit [thehartford.com/marine](http://thehartford.com/marine).



Business Insurance  
Employee Benefits  
Auto  
Home

<sup>1</sup> Named one of the World's Most Ethical Companies by Ethisphere Institute (2008-2012, 2014-2017).

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of May 2017.

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