

MARINE INSURANCE: WAREHOUSE & LOGISTICS CHOICE



FEEL MORE CONFIDENT WITH WAREHOUSE AND LOGISTICS COVERAGE THAT CAN FLEX AND EXPAND WITH YOUR NEEDS.



NO GAPS, FROM THE ROAD TO THE LOADING DOCK AND BEYOND

Get coverage that goes farther to fit your needs, with:

- Warehouse legal liability and motor truck cargo liability
- Legal liability coverage
- Optional coverage for goods at unscheduled premises
- Optional carrier's liability
- Optional contingent carrier's liability
- No voluntary parting exclusion

Your business is not just about transporting and storage. It likely also encompasses a very complex system of third-party logistics.

To create revenue and growth opportunities, you have to go with the flow – leasing space and contracting with other companies for carriage or warehousing. And keeping track of it all electronically.

That's why you need insurance that can fill in the gaps and keep pace with your business as it takes on new liabilities and expands customer services.

GET PROTECTION FOR A TRUCKLOAD OF LOSSES YOU COULD FACE

The Hartford's Warehouse & Logistics Choice is an important risk management tool for your business. It's essential protection customized for your industry, helping you survive the financial consequences of:

- Warehouse fires
- Road accidents
- A variety of other covered causes of loss or damage to your customers' goods

Essential extras. In addition, you're covered for the following:

- Equipment, tools and computers
- Other business personal property
- Earned storage or freight charges
- Change in temperature, and more

You also have the flexibility to customize your limits of insurance and add optional coverage to meet your company's individual needs and exposures.

Prepare. Protect. Prevail.®

continued





COVERAGE HIGHLIGHTS

Covered property. Your policy defines covered property as tangible property of others which you've accepted as a warehouse operator or bailee.

Accounts receivable. If a covered loss results in direct physical damage to your electronic records, you'll automatically have up to \$5,000 coverage for:

- Amounts due you can't collect from customers
- Interest charges on a loan to offset amounts you can't collect
- Excess collection expenses
- Other reasonable expenses to re-establish your accounts receivable records

Equipment, tools and computers. We build in up to \$50,000 to cover damage to or loss of forklifts, other self-propelled vehicles, tools, hand trucks, rack systems, computers and networking systems, and other business personal property used in your business.

Earned storage or freight charges. If you're unable to collect earned storage or freight charges due to a covered loss of covered property, The Hartford's policy may pay up to \$25,000 coverage for such charges.

Debris removal expense. We provide up to \$50,000, or 25 percent of the amount payable for direct physical loss before the deductible, for expenses to remove debris.

Pollutant cleanup and removal. Your policy will pay any court-ordered expenses you incur, up to \$25,000 per policy period, to remove or extract pollutants from land or water when they're released due to a covered loss.

Change in temperature. We may pay up to \$50,000 when covered property is damaged by a change in temperature or humidity resulting from a mechanical breakdown of the warehouse's or truck's heating, refrigeration or cooling systems.

Tenant improvements and betterments. Your policy automatically includes \$25,000 to cover direct physical damage to your leased or rented building, or loss of fixtures and equipment that you install in it.

Valuable papers, data and software. Electronic record-keeping is essential to your business. Your policy provides \$10,000 of coverage to restore, repair, replace or reproduce your valuable records, data and software.

Newly acquired warehouses. As your business grows, you may lease or purchase additional warehouse space. The Hartford includes up to \$500,000 to cover your legal liability for direct physical loss or damage to covered property for up to 90 days, subject to the expiration or cancellation of your policy.

Unexplained disappearance and shortage. We extend your coverage up to \$50,000 for sums you're legally obligated to pay as damages to covered property that's discovered missing for unexplained reasons during an inventory check.

Higher limits are available for each of the built-in coverages included in Warehouse & Logistics Choice.

ADD MORE PROTECTION WITH THESE OPTIONS

As your company takes on more liability by contract or expands services beyond storage of goods, this coverage can accommodate the changes. Some highlights:

Unscheduled premises. The Hartford gives you the option of including liability coverage for property in the care, custody or control of other warehouse operators or bailees while it's away from your scheduled location(s). So you can capitalize on opportunities to grow your business by contracting with other companies for additional storage or service – with confidence.

Carriers' liability. If your operation transports others' goods by truck, this covers your liability for damage or loss to property in your care, custody and control while it's in transit on trucks you own or lease.

Contingent carrier's liability. At times when your own vehicles aren't available, this coverage allows you to accept new work, subcontract the carriage, and rest assured that you'll have liability protection for goods transported by another carrier under contractual agreement with you.

Employee dishonesty. This extends coverage to your legal liability for the direct physical loss of covered property resulting from fraudulent, dishonest or criminal acts committed by your employees.

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The coverage analyzer below provides an expanded list. Compare it to your current coverage.

WAREHOUSE AND LOGISTICS COVERAGE ANALYZER

COVERAGE FOR:	THE HARTFORD	YOUR CURRENT PROGRAM
Warehouse operators and bailees while on and off premises	YES	
Property held by other warehouse operators and bailees (subcontractors)	YES	
Carriers' liability	YES	
Contingent carriers' liability (freight forwarding)	YES	
Defense costs (inside or outside policy limits)	OUTSIDE	
Unexplained disappearance	YES	
Voluntary parting	YES	
Valuation	FOLLOWS LIABILITY	
Computers, tools and equipment	YES	
Valuable papers, data and software	YES	
Tenant improvements and betterments	YES	
Accounts receivable	YES	

SERVICE BACKED BY SPECIALIZED KNOWLEDGE

At The Hartford we understand that your business has unique challenges, deadlines and pressures. Depend on us for:

- Underwriting specialists who work directly with your insurance agent or broker
- 24/7 access to warehouse and logistics claims specialists who handle claims quickly and efficiently, so you can meet your customers' needs when a loss occurs

200+ YEARS OF EXPERTISE

Peace of mind comes with confidence, and with The Hartford, you'll have both. 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. We can also provide:

- Property Choice®: Property coverage for buildings you own or lease
- Business interruption coverage: Income stream protection

LEARN MORE about available coverage options by talking with your agent from The Hartford today. And visit THEHARTFORD.COM/MARINE.

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 August 2017.

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The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.

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Business Insurance
Employee Benefits
Auto
Home