



OCEAN CARGO CHOICESM

Ocean cargo coverage your business can depend on

Your company ships goods to and from countries around the globe. The extreme rigors of transit—handling, motion, collision, temperature changes, and weather—can take a toll on your goods and your bottom line. In fact, almost a third of cargo losses are caused by forces outside of the shipper's or the shipping company's control. That's why transportation insurance is such an important part of your company's risk management program.

Protect your business with The Hartford

The Hartford's Ocean Cargo Choice delivers some of the best transit international and domestic protection available today. It also offers the flexibility to tailor coverage to meet your company's unique needs and exposures.

Why choose The Hartford?

Because we understand your business' needs.

- Broad definition of goods that covers lawfully shipped goods with the exception of items that are specifically excluded such as securities, jewelry, and live animals*
- Coverage includes domestic and international shipments
- A choice of valuation clauses allows you to select the one that's appropriate for you
- Built-in coverage for common causes of loss including non-delivery, fraudulent documentation, and more
- Unlimited time to discover concealed damage
- Automatic contingent coverages to help protect your financial interest when goods are sold and:
 - The responsible party fails to secure the insurance agreed to properly cover the shipment of goods
 - The insurance purchased by the other party has an exclusion that voids coverage for a loss
 - The valuation clause or limits of the other insurance leave you with a partially uninsured loss

• Optional coverage is available to customize your insurance protection:

- Warehouse
- Installation, processing, and exhibition
- Strikes, riots and civil commotion
- War, including piracy

• Online ocean cargo certificates available 24/7

And, if you currently purchase coverage through a freight forwarder, we may be able to improve your protection and make it easier for you to insure all your shipments.

Marine Specialists

With the Hartford, you also get:

- Marine specialists who work with your insurance agent or broker to help them properly protect your business
- Dedicated Ocean Cargo Claim team, with a global network of international claim adjusters who are ready to respond when a loss occurs anywhere in the world.

Choose The Hartford

When you choose The Hartford for your international air and ocean cargo insurance, you not only get broad coverage, you get the peace of mind that comes from knowing your business is covered by an insurer with 200 years of experience and commitment to our policyholders.

If your business needs include general liability, property, automobile, or workers' compensation coverage, your agent can help you simplify your risk management program with protection from The Hartford.

To learn more about available coverage options and how to properly protect your business with Ocean Cargo Choice, talk with your Hartford agent today.

*Coverage for live animals in transit is available through our Livestock Department.



Coverage Highlights

Causes of Loss

Ocean Cargo Choice provides “all risk” coverage subject to only a few exclusions.

Broad Definition of Goods Insured

Your business may have a financial interest in and ship just a single type of item or a variety of goods. With Ocean Cargo Choice, you’ll have coverage for all lawful property you ship other than items such as money, jewelry, precious stones, and live animals. See policy for complete list of exclusions.

Valuation Clauses

Choose the one that’s right for your business.

- Selling price for goods that weren’t sold prior to loss or damage
- Pre-sold selling price for goods that were sold prior to loss or damage
- Consignee invoice amount if selling price isn’t selected
- Written instructions for values you agreed on with another party prior to a loss and arrival at a port
- Functional replacement, book value, or actual cash value for specific types of property such as used goods and machinery

Domestic Transit

When you schedule a limit for domestic transit on your policy, you’re automatically covered for shipments that are hauled by truck or train in the U.S. or Canada.

Non-delivery

If a shipment fails to arrive within 15 days of its expected arrival date, you can submit a claim that the property was “lost in transit”

Concealed Damages

Damages may occur during shipment even though the packaging shows no signs of damage. Ocean Cargo Choice may cover these concealed damages when they can be reasonably attributed to the transit – with no time limit or requirement to inspect the goods immediately upon arrival.

Spoilage

Ocean Cargo Choice covers fortuitous loss to goods in transit caused by spoilage, heating, freezing, or change in temperature.

Consolidation/Deconsolidation

During consolidation or deconsolidation, cargo can be lost or damaged. We automatically include coverage with no sublimit.

Poor Packaging

Coverage is available for fortuitous losses to property when poor packing or packaging causes a loss.

Duty Charges

Ocean Cargo Choice may automatically cover additional duty charges levied by other countries, not just the U.S.

Containers with Unbroken Seals

Increasingly sophisticated thieves are able to steal cargo from containers without breaking security seals. The Hartford will not deny a theft or pilferage claim simply because a container’s seal has not been broken.

Government Officials

Government officials may cause damage to goods in transit during customs, drug, or security inspections. While many policies cover only specific U.S. Federal Agencies, with Ocean Cargo Choice, you’ll have coverage for damage caused by any government official of any country.

Fraudulent Documentation

The policy can cover losses resulting from the use of fraudulent documents to trick a bailee to release your insured goods.

Subrogation

Subrogation on a pro-rata basis, may result in recovery for any part of the loss that you may have paid as a policy deductible.

Terrorism

Ocean Cargo Choice automatically includes this coverage subject to Federal Law and special limitations stated in the policy.

Expenses

The additional expenses associated with a loss can be a significant burden to your business. That’s why Ocean Cargo Choice includes coverage for:

- Sue and labor – reasonable expenses to avert or minimize a loss that would have been covered by the policy
- General average & salvage – the cost to sacrifice some goods to save other property
- Landing, warehousing, and forwarding – additional fees to get cargo safely to a port or dock, temporary warehouse and forward to a proper destination
- Brands & trademarks – the cost to remove labels or trademarks from salvaged property
- Debris removal – the cost of clean-up after a loss
- Expediting expense – express freight charges, overtime labor, shipping documents, and accommodation of repair personnel to repair or replace property faster than normally possible to properly maintain your business
- Customs detainment – the cost of bond that may be required by U.S. Customs or Canadian officials to authorize the release of property interrupted during its due course of transit
- Container demurrage – additional fees for late return of a container following a covered loss
- Surveyors, inspections, repackaging and reshipping

With The Hartford Behind You, Achieve What’s Ahead of You.

www.thehartford.com/info/marine

This document outlines in general terms the coverages that may be afforded under a Hartford policy. 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 and all claims for coverage are subject to claims adjusting. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford 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. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state’s Department of Insurance or The Hartford at 1-888-203-3823.