

# 'GOODS IN TRANSIT' AND MARINE INSURANCE



## WHY DO I NEED IT?

If your incoming stock, plant/machinery or work in progress is lost or damaged, it can cost your business a lot of money as well as disrupting or even stopping production.

Damage to products en route to your customers can be even more costly in terms of reputation and PR...

No one remembers why there was a delay, just that there was one!

## DARE YOU RELY ON SOMEONE ELSE?

Many businesses rely on their suppliers, hauliers or couriers to insure their property whilst in transit.

This means they have no control over the quality and scope of the insurance cover or claims settlement.

If you review the contract terms with your carrier, you'll find that most of them limit their financial liability.

## SAVE MONEY AND TIME

Arranging your own Marine or Goods in Transit insurance puts you back in control.

Did you know that it's very often much cheaper to arrange your own policy too?

Getting the limits and scope of your policy right means that cover is there when you need it.

We let you know if there are any exceptions and conditions in advance rather than waiting until you make a claim, when it's too late.

We treat your claims as a priority and handle them in-house on your behalf.

Speedy claim settlements mean that things can soon get moving again.

We have access to a wide range of policies from annual blanket cover to flexible platforms designed to provide insurance just when you need it.

And we'll give expert advice about the most appropriate and competitive option.

## SERVICE IN ACTION

A consignment of our client's goods, shipped to America, arrived in a badly corroded condition.

Their claim was initially turned down by the insurance company, who felt that the shipment had been affected by 'cargo sweat', which is usually excluded.

We visited our client's premises and wrote a detailed report documenting their packaging and despatch processes.

This convinced the insurers that it was almost impossible for the stock to have left our client's premises in a moist condition.

The insurers accepted the claim, which was paid in full.

## CONTACT US

**Just call your Account Manager for a no-obligation appointment on 0845 688 9088.**

For full details of policy cover, terms, limits and exceptions, refer to policy wording, a copy of which is available on request.