

Ocean Cargo Insurance

Conducting business in today's global marketplace demands an insurance provider able to deliver ocean cargo programs that protect goods by all modes of transit anywhere in the world. As a global leader in Marine Insurance solutions, Zurich's dedicated Marine team includes experienced Ocean Cargo underwriters committed to delivering responsive, tailor-made protection for both U.S. domestic and international transit exposures. Zurich provides Ocean Cargo insurance in more than 215 countries and territories. These international capabilities enable us to put global programs to work for complex, multinational risks, including captives.



Cargo solutions

Working with our global network of Marine specialists, we can address the challenges of companies of all sizes – from mid-market businesses to large, multinational organizations. Our basic Ocean Cargo policy covers ocean and air shipments including physical loss or damage to goods while in transit. We can also provide consequential loss/delay in start-up (DSU) cover on construction and infrastructure projects.

Coverages can be enhanced to address domestic and foreign inland transit, warehousing, goods in processing and installation. Features of our Ocean Cargo policy include underwriting tailored for each individual risk with a focus on specific coverage needs and comprehensive transit insurance covering merchandise from warehouse to warehouse.

The Zurich difference

Underwriting excellence: Zurich offers a global network of Marine underwriters based in 24 countries around the globe. This experienced team, including Marine underwriting specialists in the U.S. averaging more than 20 years' experience, has the depth and breadth of knowledge to help deliver flexible solutions for your ocean cargo needs virtually anywhere you need coverage.

Quality Risk Engineering: Zurich's multinational organization of over 800 experienced Risk Engineers in 40 countries includes experienced supply chain specialists to help customers navigate the constantly evolving marine industry. Our Risk Engineers, including marine specialists experienced in mitigating ocean cargo exposures, collaborate with customers to find practical solutions to identify and improve risks and reduce losses virtually anywhere in the world.

Marine Risk Engineering services include:

- Stock throughput (STP) risk assessment
- Global logistics review
- Supply chain security review
- Motor truck risk and route analysis
- Ocean vessel review and selection standards
- Load, stow and discharge surveys
- Project cargo/heavy lift management
- Original equipment manufacturer (OEM) and aftermarket packaging reviews
- Client/broker consultation and loss trend analysis
- Client-specific training and education

Responsive Claims team: Our staff of trained Marine claims specialists has the experience to manage the most complex cargo claim quickly and effectively around the globe. We are committed to collaborating with our clients through each step of the claims process.

Digital capabilities: Zurich's convenient digital tools include Zurich Multinational Insurance Applications (MIA), a frequently updated online program that reveals local country insurance regulations and foreign-insurer premium tax laws. This information helps assure program alignment with foreign insurance requirements and a clear view of your global risk position.

For more information on our Marine solutions, visit our website at zurichna.com/marine

Other Marine offerings

Hull and Liability

Zurich offers primary Hull and Liability coverages as well as specific Excess and Marine Umbrella coverages.

Commercial Hull coverage provides commercial hull insurance and related vessel and third-party liabilities. Hull and Protection & Indemnity (P&I) coverage focuses on the following classes:

- Marine transportation
- Passenger vessels
- Marine construction
- Builders risk
- Vessels supporting the energy market

Our **Marine Liabilities** product offering includes liability coverages for:

- Terminals
- Wharfingers/safe berth
- Charterers' legal liability
- Ship repairers
- Stevedores
- Excess marine liabilities

In addition, we offer a Marine Umbrella policy, a standard marine liability coverage.

Inland Marine

Our Inland Marine Insurance solutions are designed for a broad range of industry groups. From traditional transit and equipment coverages to specialized policies for targeted needs, Zurich's Inland Marine portfolio includes:

- Contractors' equipment
- Equipment sales and rental
- Exhibitions
- Mobile equipment and scheduled property floaters
- Motor truck cargo
- Riggers legal liability
- Transportation and trip transit
- Warehouse legal liability

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