



## Intact Ocean Marine | Cargo Appetite Guide

	Operations	Commodities	Conveyances/Locations
<b>Business Types</b>	<b>Importers</b>	<ul style="list-style-type: none"> <li>Finished goods</li> </ul>	<b>Vessel</b>
	<b>Exporters</b>	<ul style="list-style-type: none"> <li>Raw materials</li> </ul>	<b>Aircraft</b>
	<b>Manufacturers</b>	<ul style="list-style-type: none"> <li>Manufactured products</li> </ul>	<b>Barge/Tow</b>
	<b>Processors</b>	<ul style="list-style-type: none"> <li>Work in progress</li> </ul>	<b>Truck</b>
	<b>Commodity traders</b>	<ul style="list-style-type: none"> <li>Semi-finished goods</li> </ul>	<b>Railcar/Railroad</b>
	<b>Freight Forwarders</b>	<b>Bulk Commodities</b>	<b>Private Carrier Package/Mail</b>
	<b>Customers with Project Cargo Operations.</b>	<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><b>Dry Bulk</b> –metal, steel, grain, coal, chemicals, etc.</li> <li><b>Liquid Bulk</b> – Energy products, edible products, etc.</li> </ul> </li> <li>Perishables/temperature-controlled products</li> <li>General Merchandise</li> <li>Consumer Goods – Electronics, household items</li> <li>Lumber, Wood, Paper</li> <li>Soft goods – textiles, apparel, footwear, linens etc.</li> <li>Technology/Medical Equipment, Supplies, Components, etc.</li> <li>Equipment and Machinery</li> </ul>	<b>Salesperson</b> <b>Exhibition</b> <b>Storage location</b> <b>Consolidation/Deconsolidation</b> <b>Warehouse/Processing location (s)</b> <b>Installation/Exhibition location (s)</b>

### Coverages available:

- |  |  |  |  |
|--|--|--|--|
| <ul style="list-style-type: none"> <li>Ocean cargo marine</li> <li>Ocean cargo war</li> <li>All risks</li> <li>Advanced loss of Profits (ALOP)</li> <li>Earthquake</li> <li>Flood</li> <li>Terrorism</li> <li>Strikes, riots and civil commotions</li> <li>Accumulation</li> <li>Consolidation*</li> <li>Deconsolidation*</li> <li>Warehouse*</li> </ul> | <ul style="list-style-type: none"> <li>Guarantee of collectability</li> <li>DIC</li> <li>Unpaid vendors</li> <li>Returned and refused</li> <li>Pair/sets</li> <li>Concealed damage</li> <li>Consequential damage</li> <li>Shortage from container</li> <li>Control of damaged goods</li> </ul> | <ul style="list-style-type: none"> <li>Extra Expense Debris Removal</li> <li>Supplementary Lighterage</li> <li>Brands and Labels</li> <li>Marine Extension Clause</li> <li>Warehouse to Warehouse</li> <li>Machinery Clause</li> <li>South American Clause</li> <li>Broad Geographical Limits</li> <li>Container Demurrage</li> <li>Deliberate Damage</li> </ul> | <ul style="list-style-type: none"> <li>Warehousing and forwarding</li> <li>Bankers interest</li> <li>Lenders interest</li> <li>Waiver of Co Insurance</li> <li>Additional Benefits to Assured**</li> </ul> |
|--|--|--|--|
- ALSO AVAILABLE**
- Cargo legal liability
  - Installation
  - Manuscript wordings

- Storage\*
- Processing \*
- Inland transportation\*
- Exhibition\*
- Sales samples\*
- FOB/FAS
- Contingent
- Expediting expenses
- Recoopering/Repacking

\* Domestic and Foreign Coverage available

Intact Contact Information – Region Contacts can be found on the Connect with Us page on our website [www.intactspecialty.com/ocean-marine](http://www.intactspecialty.com/ocean-marine)

### Coverages offered as complete Package – continued

#### Policy types offered:

- Reporting policies
- Monthly
- Quarterly
- Annually
- Flat premiums
- Stock through put
- Composite rated (all inclusive)
- Multi-year
- Stray risk
- Single individual placements
- Project cargoes

#### \*\*Additional benefit to Assured:

- Profit sharing payable to Assured for good experience
- No Claims Bonus payable to Assured for good experience
- Brokers commission payable regardless of the above
- Electronic Certificates of Insurance – web-based system [www.intactusacargo.com](http://www.intactusacargo.com)
- 24/7 helpdesk for system users, Adhoc Risk Management Reports



More information and regional contacts can be found on our website [www.intactspecialty.com/ocean-marine](http://www.intactspecialty.com/ocean-marine)

#### About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; technology; trade credit and tuition refund. For further information about U.S. products and services visit: [intactspecialty.com](http://intactspecialty.com).

Intact Insurance Specialty Solutions is a marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, an indirect subsidiary of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty (P&C) insurance in Canada, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. Our business has grown organically and through acquisitions to over \$22 billion of total annual premiums. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, which wholly owns Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Financial Corporation, visit: [intactfc.com](http://intactfc.com).

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for specific information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

