

## MARINE INSURANCE: MOTOR TRUCK CARGO LIABILITY



## KEEP YOUR BUSINESS RUNNING WITH COVERAGE DESIGNED TO PROTECT DAMAGED OR LOST CARGO.

Motor truck cargo liability coverage can help you survive the consequences of road events that result in damage to or loss of your customers' goods.

Your policy from The Hartford gives you essential protection designed specifically for your industry. You also have the flexibility to customize your limits of liability and add optional coverage to meet your company's needs and exposures.



### COUNT ON THE HARTFORD TO COVER YOUR CARGO

#### Broad coverage that includes:

- Wetness
- Poor or insufficient packing
- Unexplained disappearance
- Shortage found upon taking inventory

Plain language policy form makes it easy to understand what's covered and what's not.

### COVERAGE HIGHLIGHTS

**Substitution of vehicles.** If your covered vehicle is disabled and unable to transport goods, we extend your coverage to cargo transported in a temporary replacement vehicle.

**Newly acquired vehicles.** Our policy automatically includes up to \$100,000 for the loss of covered property in a newly acquired vehicle for up to 30 days.

**Newly acquired terminals.** We extend coverage to property at a terminal you acquire after the effective date of this policy - for the first 30 days after acquisition or until the policy expires.

Prepare. Protect. Prevail.®

continued



**Reusable packing containers.** As a carrier, you may be responsible for damage not just to the cargo in your care, but also to the packing containers for the goods. Our policy provides up to \$5,000 in any one occurrence for loss to reusable packing containers.

**FRAGILE**

**Debris removal expense.** Removing and disposing of property after an accident can be costly, especially when that property is blocking a highway or road. We provide up to \$5,000 for debris removal in any one occurrence when covered property is damaged by a covered cause of loss.

**Pollutant cleanup and removal.** Our policy will pay any court-ordered expenses you incur for pollutant cleanup from land or water, up to \$10,000 in any one occurrence and up to \$25,000 per policy period.

**Earned freight charges.** If you're unable to collect earned freight charges due to a covered loss to covered property, The Hartford's policy may pay up to \$5,000 coverage for uncollectible freight charges.

**Loading and unloading.** The potential for damage to goods in transit can increase during loading and unloading from vehicles and other conveyances. Our policy extends coverage to losses resulting from loading or unloading that occurs within 500 feet from any transporting conveyance.



## POWER UP YOUR PROTECTION WITH OPTIONAL COVERAGE

**Mechanical breakdown of refrigeration and heating units.** If you carry perishable, temperature-sensitive goods, you're dealing with more than just the usual over-the-road exposures. This optional coverage protects your goods in transit from spoilage, freezing or change in temperature resulting from mechanical breakdown of refrigeration or heating units on the vehicle. Tailor your limits to meet your specific needs.



**Contingent coverage.** You may not always use your own vehicles. With optional contingent coverage from The Hartford, you can accept new work, subcontract the carriage, and rest assured that you'll have coverage for your own liability for goods transported by another carrier under contractual agreement with you.

**Cargo recovery extra expense.** Accidents can result in a loss to a truck or terminal without damage to the cargo. Some policies don't cover the expenses associated with recovering or protecting the undamaged cargo. The Hartford policy covers your actual and necessary expenses, up to \$25,000, when undamaged property is salvaged and protected against loss following an accident to your vehicle or terminal.

**Coverage for shipper's control of undamaged goods.** This applies to your liability for the loss of value to undamaged goods when covered property is partially lost, as a consequence of a written contract term by a shipper, up to \$25,000.

### SERVICE BACKED BY SPECIALIZED KNOWLEDGE

Your business has unique challenges, deadlines and pressures. No one understands that better than The Hartford. Depend on us for:

- Marine specialists who work directly with your insurance agent or broker
- Motor truck cargo liability claims specialists who'll handle your claim quickly and efficiently, getting you back on the road as soon as possible

### 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.

**LEARN MORE** about available coverage options by talking with your agent from The Hartford today. And visit [thehartford.com/marine](http://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 2015.

In Texas, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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