When you ship goods around the globe, many perils are beyond your control: labor strikes, rough handling, collisions, extreme temperature fluctuations, heavy weather.

All take a toll on your goods and your bottom line.

That’s why ocean cargo insurance is such an important part of your company’s risk management program.

STAY AT THE HELM WITH THE RIGHT CARGO PROTECTION

The Hartford’s Ocean Cargo Choice® delivers some of the best international and domestic protection available today. It also offers you the flexibility to tailor your coverage to meet your unique needs and exposures.
When you choose The Hartford for your international cargo insurance, you get broad coverage, but also peace of mind. We offer over 200 years of experience and commitment to our policyholders. Let your agent help you simplify your risk management program with these coverages:

- General Liability
- Property
- Auto
- Workers’ Compensation
• Non-admitted tax liability: Ocean Cargo Choice automatically provides coverage where non-admitted policies are allowed by law. Where non-admitted policies aren't allowed, we'll pay up to U.S. $5,000 if you incur tax liability as the result of a claim payment by us.

• Financial interest in foreign insured organizations: Recognizes the financial interest you have in any foreign subsidiaries and their additional insured status.

• Privilege for you to insure property in foreign currencies.

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.

Drop Shipments
Covers shipments for which you arrange shipment but may not take actual title or possession of the goods and/or merchandise.

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 hasn’t 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 can include this coverage subject to federal law and special limitations stated within this 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 and salvage: The cost to sacrifice some goods to save the voyage

• Landing, warehousing and forwarding charges: Additional fees to get cargo safely to a port or dock, temporary warehouse and forward to a proper destination

• Brands and trademarks: The cost to remove labels or trademarks from salvaged property

• Debris removal: The cost of cleanup 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

TALK TO YOUR AGENT TODAY.
And learn more about available coverage options by visiting thehartford.com/marine.