

## MARINE INSURANCE: OCEAN CARGO CHOICE®



## GENERATE NEW BUSINESS JUST BY ASKING THE RIGHT QUESTIONS.



### SAVE TIME - QUOTE MARINE®

Cut to the chase on quotes for Ocean Cargo Choice with Quote Marine, available through the EBC.

- Fast and easy
- Lets you quote and bind coverage online for smaller clients
- Covers up to \$25 million in annual values shipped internationally
- Covers up to \$1 million per vessel or aircraft

Growing your ocean marine business takes persistence as well as due diligence.

Begin with the questions and answers on the next page. Then direct likely prospects to The Hartford's Ocean Cargo Choice coverage.

It's a good way to test the waters for interest in our products.

### “NO” DOESN'T MEAN “NEVER”

If your prospect isn't importing or exporting today, that could change. Be sure to ask whether their future plans include foreign trade.

Prepare. Protect. Prevail.®

continued



ASK THESE QUESTIONS:	IF THE ANSWER IS “YES,” MAKE THESE POINTS:
Do you ship manufactured goods, raw materials or farm products overseas?	Ocean Cargo Choice can offer you one of the best coverage forms available for loss of goods you export.
Do you purchase goods like finished products, parts and components or production equipment overseas?	Ocean Cargo Choice can offer you one of the best coverage forms available for loss of goods you import.
Can you identify who in your company is responsible for purchasing cargo insurance – or selecting the methods of packing, transporting and storing products?	Let them know about Ocean Cargo Choice. It covers all lawful goods with only a few exceptions.
Is your current coverage arranged on a shipment-by-shipment basis, or do you have automatic coverage? Or is your insurance arranged by a freight forwarder?	Sometimes things can go awry. That’s why Ocean Cargo Choice includes contingent coverage for inadequate, ineffective or missing coverage that another party is responsible for.
ASK THESE QUESTIONS:	IF THE ANSWER IS “NO,” MAKE THESE POINTS:
Do you import or export goods?	Let me know if that ever changes. I can help insure your goods through The Hartford.
Do you have an insurer that can cover all shipping and handling exposures? The reason I ask is because imported or exported goods go through many hands – from the warehouse to the loading dock to time spent in storage.	Ocean Cargo Choice covers your goods in all phases of transport, including connecting conveyances in the U.S. and foreign lands.
If you’re relying on protection from your transportation carrier, are you sure your liability limits and coverage are sufficient? For instance, are you protected even if the damage is deliberate?	Better safe than sorry. Ocean Cargo Choice covers you even if a government official of any country deliberately damages your goods.

Learn more about available coverage options by talking with your agent from The Hartford today. And visit [THEHARTFORD.COM/MARINE](http://THEHARTFORD.COM/MARINE).



Business Insurance  
Employee Benefits  
Auto  
Home

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.

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