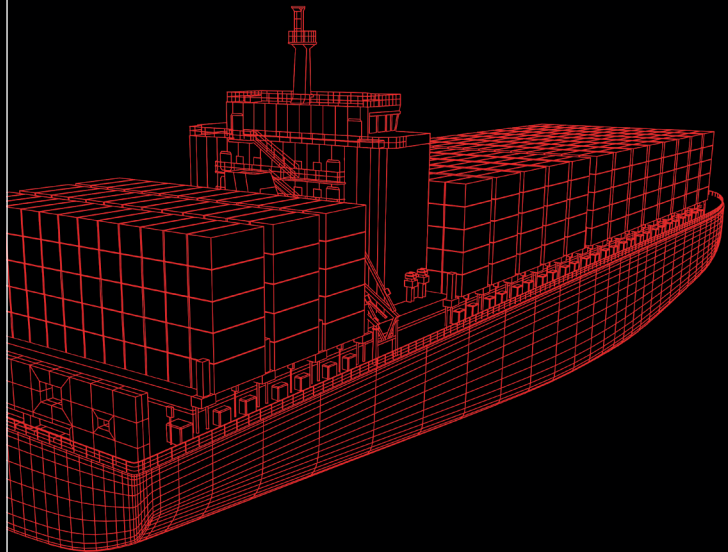




HISCOX
LONDON MARKET

Marine Cargo

CARGO INSURANCE FOR MOVERS AND SHAKERS



ON LAND, SEA, OR IN THE AIR

A ship goes down with all its cargo; goods are damaged when unloading; a warehouse keeper is negligent in control of a client's goods, a truck has an accident and spills its load.

When cargo is on the move or in storage, it is exposed to numerous risks. Accidents, negligence, or foul play can happen when cargo is in storage facilities, being loaded, unloaded, on sea, land, or in the air; leaving cargo owners out of pocket if things go wrong.

Protecting cargo owners

To ensure owners are fully protected, Hiscox Marine Cargo Insurance covers physical loss or damage to cargo on every stage of its journey. We have the ability to offer meaningful capacity and the comfort of Hiscox's and Lloyd's 'A' rated security and promise to pay.

Hiscox Marine Cargo Insurance

Covering all sizes and types of cargo anywhere in the world, we offer a broad appetite from stock through-put to project cargo, including delay in start-up. With all our cargo underwriting team based in London there is no clash with an overseas office, enabling us to offer an exclusive and fast quote response for brokers and clients.

As both a lead and following market in Lloyd's, we offer:

- US\$25m cargo
- US\$50m project cargo.

Outstanding claims service

Together with our acknowledged policy wordings expertise, we offer a wealth of experience in handling many different types of marine cargo claims from the simple to the very complex.

Other marine and related products from Hiscox include:

- cargo
- construction
- energy
- liability
- marine piracy
- product recall
- property
- space
- terrorism
- war.

Marine cargo cover through Lloyd's

Hiscox can trace its Lloyd's roots back to 1901 and underwrites through Syndicate 33, one of the oldest and most respected syndicates in Lloyd's. All Syndicates benefit from the security of Lloyd's high quality A+ financial rating (S&P), as well as its Central Fund and the multiple risk participation of the subscription market.



Hiscox Marine Cargo Insurance

Key features and benefits

FEATURES

Willingness to look at more complicated and 'tougher' challenging risks.

Quick underwriting response.

Underwriters available to travel to meet clients to fully understand the risk and build long-term relationships.

Ability to tailor policy language around each, specific risk.

Transparency in appetite.

Claims-handling mirrors the underwriting philosophy.

Ranked first for claims service in the London Market.*

A range of additional marine policies offered.

BENEFITS

More options for clients who might be struggling to get cover elsewhere.

Constant, immediate access for brokers. Exceptional service for clients.

Understanding each other better.

Bespoke products – no one-size-fits-all approach.

No wasting time understanding what Hiscox will and won't cover.

Clients will be dealt with by decision-makers to get claims paid promptly and efficiently.

Unparalleled service.

A one-stop-shop for marine clients makes obtaining their risk protection easier.

*The Gracechurch London Claims Report 2015

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