

OCEAN MARINE SOLUTIONS
FROM THE HARTFORD HELPS KEEP
YOUR BUSINESS MOVING.

The Buck's Got Your Back®



OCEAN CARGO

Manufacturers, importers, exporters, distributors and the logistics industry depend on The Hartford to provide worldwide protection for goods that are shipped throughout the world by sea, air and overland transit. We offer all-risk coverage for manufacturing, importing, exporting clients and freight forwarders with coverage enhancements that include domestic and international inland transit, warehouse storage and exhibition coverage.

CUSTOMER PROFILE AND TARGET BUSINESS

- Manufacturers
 - » Construction Materials
- Importers, Exporters and Distributors of:
 - » Food and Beverage
 - » Agricultural Products
 - » Chemicals
 - » Plastics and Resins
 - » Energy and Utilities
 - » General Merchandise
 - » Petroleum Products
 - » Apparel, Sporting Equipment, Shoes
 - » Machinery
- Mining Equipment and Machinery
 - » Project Cargo

PRODUCTS

“All Risk” Marine Policy with options for:

- Stock Throughput
- Nat CAT Exposures
- International Transit
- Domestic and Foreign Inland Transit
- Salesperson Samples
- Exhibition Samples
- Voyage Frustration
- Incidental Retail

Freight Forwarders:

- Shipper’s Interest Coverage
- Freight Forwarder’s Liability Coverages:
 - » Errors & Omissions
 - » Cargo Legal Liability
 - » Warehousemen’s Legal Liability
 - » Bailee Coverage

CAPACITY

\$50 million

MINIMUM PREMIUM

- \$1,000 for Transit Only
- \$1,500 for Stock Throughput

TERRITORIES WHERE THIS PRODUCT CAN BE PROVIDED

Worldwide coverage for U.S. domiciled insureds.

KEY FEATURES

- A streamlined Declarations Page style policy that allows for easy reference to all key policy details.
- Worldwide master policies, Multinational placement team, including locally admitted coverage as required, and DIC/DIL Wrap.
- Over a dozen underwriters throughout the U.S. ensuring availability and response time.
- Online-based insurance certificate issuance program that’s customized and tailored to our client’s policy.

SUBMISSION GUIDELINES

- Completed application
- Three to five-year ground-up loss record



LOGISTICS

The Hartford's logistics product provides extensive coverage for companies that are in the business of arranging the transport of cargo. With a presence in over 220 countries and knowledge across a wide range of industries and risks, we're able to offer truly specialized solutions for logistics businesses. Our coverage is designed to help protect your clients throughout the entire supply chain process.

CUSTOMER PROFILE AND TARGET BUSINESS

- Non-asset based
- Risk managed logistics company
- Revenue beginning at \$75M
- National and multinational footprint
- Professional claims teams
- Long-term client-insurer partnership

TRANSPORT

The Hartford is a leader in providing comprehensive insurance for a full range of operators in the global transport sector.

CUSTOMER PROFILE

- Port Authorities
- Terminal Operators
- Stevedores
- Multimodal Transport Operators
- Freight Forwarders
- Road Haulers
- Ship's Agents

CAPACITY

- Based on logistics companies' contractual agreements

KEY FEATURES

- Third-party Coverage, Contractual Liability
 - Transit
 - Inventory
- First-party/Shipper's Interest/ All Risk* Coverages
 - First-party Transit Coverage
 - Transit/Inventory
- Professional Liability
 - Freight Forwarders E&O

SUBMISSION GUIDELINES

- Five-year loss history
- Annual revenue and exposure details
- Copies of insured's bill of lading, tariff or standard contractual liability
- List of increased liability contracts

CAPACITY

\$25 million

KEY FEATURES

- Care of Cargo
- Handling Equipment
- Third-Party Liability
- Professional Indemnity
- Liabilities to Authorities



MARINE LIABILITY: PRIMARY AND EXCESS

The Hartford is recognized as a preeminent leader in marine liability insurance and underwrites one of the world's largest portfolios of both U.S. and international clientele. We focus on the marine liability exposures of multinational corporations, as well as small to medium-size marine operators. The Hartford has vast experience in all marine liability fields and maintains an impressive array of long-term customer relationships.

CUSTOMER PROFILE AND TARGET BUSINESS

- Marine Terminal Operators
- Stevedores
- Wharfingers
- Charterers
- Shiprepairers
- Marine Transportation Operators
- Marine Construction Companies
- Great Lakes Business
- Shipowners Liabilities
- Maritime Employers Liabilities
- Excess Protection and Indemnity
- Excess Vessel Pollution
- Excess Marine Liabilities
- Bumpershoots

CAPACITY

\$50 million

KEY FEATURES

Comprehensive Marine General Liability coverage, including products and completed operations as well as an array of endorsements which can be added for the insured's operations.

TERRITORIES WHERE THIS PRODUCT CAN BE PROVIDED

Worldwide

SUBMISSION GUIDELINES

- Completed application
- Full five-year ground-up loss record

NEW PACKAGE PRODUCT OFFERING

To better serve our brokers and insureds, we can combine our Primary/Excess Marine Liabilities, Brown Water Hull/P&I, and Contractors Equipment coverage into a package solution in order to streamline purchasing.

HULL AND PROTECTION AND INDEMNITY

The Hartford offers a wide range of insurance products for commercial craft traveling on inland and/or intercoastal waters (“brownwater”). As a market leader, our experienced staff has full underwriting authority to respond to your clients’ insurance requirements. Our many long-term relationships with insureds demonstrate our ability to adapt to changing needs, offering protection to their entire fleets, responding to their unique needs and providing ideal, cost-effective solutions.

CUSTOMER PROFILE AND TARGET BUSINESS

- Tugs and Barges
- Harbor, Pilot, Police and Fire Boats
- Tour Boats, Dinner Cruises
- Ferries
- Research and Oceanographic Vessels
- Tenders and Supply Vessels
- Inter-Island Cargo Vessels
- Public Entities
- Marine Construction

CAPACITY

\$10 million

KEY FEATURES

The policy insures vessels for losses or damages resulting from:

- Perils of the sea, such as heavy weather stranding or collision
- Fire
- Lightning
- Explosions
- Collision
- Accidents in loading or discharging cargo
- Moving on or off dry docks and marine railways
- Negligence on the part of the captain and/or crew and repairers

SUBMISSION GUIDELINES

- Completed application
- Full five-year ground-up loss record



LEARN MORE. Visit our ocean marine [site](#) or contact your underwriter.



**THE
HARTFORD**

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 June 2023.

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