CARGO POLICY INNOVATIONS:

1. **Coverage Territory**
   Extends coverage to any geographical location described in the Declaration

2. **No Exclusions by Endorsement**
   ONLY 5 exclusions on page 4 of the Coverage form – NO exclusions added by endorsement

3. **Tailored Limits**
   ALL limits based on customer needs and set forth in the Declaration & Schedule for easy access

4. **Profit Sharing**
   Premium refund reimbursement for professional cargo loss prevention services

5. **Primary, Contingent & DIC Coverage for Freight Brokers**
   “Freight Broker” operations covered for cargo legal liability as a Freight Broker

6. **Covered Property of Others that you have Accepted or Arranged for Transportation**
   Coverage explicitly includes cargo that was “arranged” but not “accepted” for transportation

7. **Coverage for Transportation or Storage**
   Long term storage is specifically automatically covered

8. **Food Safety Modernization Act Coverage for Damaged Goods**
   Covers any additional loss to damaged goods resulting from FDA Regulations

9. **Food Safety Modernization Act Coverage for Undamaged Goods**
   Coverage for goods not damaged BUT deemed adulterated by the enforcement of FDA regulations

10. **Errors & Omission in Coverage Description Automatically Provided**
    Locations inaccurately described in the policy will not be prejudiced by accidental & unintentional E&O

11. **Blanket Loss Payee is Automatically Provided**
    No need to add Loss Payees – automatic coverage for Loss Payees as their interests may appear

12. **On Board / Off Board Telematics & Electronics used for Covered Property**
    Covers electronic, communication, data processing and recording equipment you own or lease
WHY ALLIANZ
As an international financial services company, we offer our 86 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty and mid market risks and insures over half of the Fortune 500 companies.

AUTOMATIC BUILT-IN COVERAGE:

- Dishonest Acts by owner operators / independent contractors / employees
- Refrigeration Breakdown/Spoilage (including “Driver Error”) damage over the road
- Valuation: insured’s legal liability or destination market value at insured’s sole option
- Duty to Defend “outside” limits of insurance
- Liability for oral and implied contracts
- Death of Live Animals
- Property while out of insured’s “care, custody and/or control”
- Property while out of the “due/ordinary course of transit”
- Strikes, Riots and Civil Commotion – No Exclusion
- Contamination and Adulteration – No Exclusion
- Government Action – No Exclusion
- Rigging – No Exclusion

TAILORED OPTIONAL COVERAGE:

- Shippers Rights to Salvage in written contracts or from FDA regulations
- Coverage for Damaged and Undamaged Cargo based on written contractual liabilities
- Transportation or Storage Income earned prior to a covered loss but not received
- Cargo Equipment and Tools used to pack, secure, load or unload
- Cargo Protection Expenses to “Avert” a covered loss
- Debris Removal / Pollutant Clean Up
- Liquidated Damages

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