



## Cargo and Specie

### Overview

CNA Hardy is a leading Cargo insurer and has been writing Marine insurance in Europe since 1864.

Coverage is tailored to individual policyholders' needs and may be extended to cover goods in storage during transit so that continuous protection is provided for goods throughout the distribution chain.

In the Fine Art and Specie market we specialise in private collections, exhibitions, galleries, dealers and auctioneers.

With capabilities in 200 countries and territories across the world and a capacity of up to US\$50m we can truly write business on a global basis.

### Covers Available

Cover is written on a range of internationally agreed marine market clauses designed for international trade across the world.

- International transit and storage coverage including transits by air, road, rail and sea
- Stock Throughput cover for goods whilst in store, as well as in transit. Covers all moveable goods that are the subject of the client's trade at own and third party premises
- Subsea equipment cover for both owners and operators of subsea equipment whilst on land or on water. Topside, subsea or in storage
- Project risks including Delay in Start Up
- Cover against physical loss or damage for Fine Art and Specie whilst in storage or transit anywhere in the world

We write business on both a primary and excess basis, lead and follow, open market and delegated facility basis.

Bespoke products are available for various cargo and commodity types, where broker manuscript / slip wordings are not used.

#### Our client base includes:

- Retailers
- Manufacturers
- Importers and Exporters
- Forwarders
- Distributors
- Construction companies
- Wholesalers
- Selling agents
- Service companies
- Assemblers
- Food Industry
- Projects
- Traders

[CNACargo.com](http://CNACargo.com)

Brokers and customers have access to our market-leading on-line policy management tool that allows customers to issue marine insurance certificates, make shipment declarations and manage their cargo exposures securely.



### Core Appetite: Cargo & Stock Throughput

#### Capacity up to US\$50m:

- Manufactured goods, raw materials and other containerised cargo
- Commodities such as oil, fuel, foodstuffs and other market driven interests
- Metal and precious metals
- Heavy equipment and spares
- Consumer goods including electronics, clothing and other consumables

### Core Appetite: Fine Art and Specie

#### Capacity up to US\$30m:

- Private collections, commercial galleries/dealers, museums, travelling exhibitions and auction houses, as well as corporations with collections of artwork
- Jewellers in retail, wholesale and manufacturing
- Banks and other financial institutions
- High Net Worth Individuals.
- Coins, Numismatic and other collectibles insurances for private, dealer and auctioneers

### Why choose CNA Hardy?

For us, the customer comes first.

Our winning proposition is our **commitment to our customers:** We offer more than just a policy – we deliver distinctive insurance solutions and we promise a superior customer service.

**How we deliver on this commitment is what sets us apart from the competition.**

**Here are just some of the reasons you should choose us:**

- **People:** We recognise that our staff bring our commitment to our customers to life. Our priority is to be a great place to work so we continue to attract, retain and develop the best talent in the market.
- **Product:** We develop innovative and specialised solutions by product and industry specialism and create certainty for customers through the delivery of underwriting and service excellence. This comprehensive global product offering supported by superior claim and risk control services is hard to replicate.
- **Partnerships:** We believe in building enduring relationships and want to focus our energy on partnering with customers and producers who value our approach and seek the same.
- **Proven track record:** Our financial strength underpins our contract with our customers. We receive consistently high ratings from AM Best and Standard & Poor's proving our ability to deliver on our commitment should the worst happen.



20 Fenchurch Street London EC3M 3BY United Kingdom  
Tel +44 (0)20 7743 6800 Fax +44 (0)20 7743 6801

[cnahardy.com](http://cnahardy.com)

The information contained in this document does not represent a complete analysis of the topics presented and is provided for information purposes only. It is not intended as legal advice and no responsibility can be accepted by CNA Insurance Company Limited for any reliance placed upon it. Legal advice should always be obtained before applying any information to the particular circumstances.

Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products may not be available in all countries.

CNA Insurance Company Limited (company registration number 950) and Hardy (Underwriting Agencies) Limited (company registration number 1264271) are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number 202777 and 204843 respectively). CNA Services (UK) Limited (registered number 8836589). 'CNAHardy' is a trading name of CNA Insurance Company Limited and/or Hardy (Underwriting Agencies) Limited.

The above companies are all registered in England with their registered office at 20 Fenchurch Street, London, EC3M 3BY. Switchboard: +44 (0)20 7743 6800 Facsimile: +44 (0)20 7743 6801 VAT registration number 667557779.