



Transport & Logistics

Overview

As a specialist insurer to more than 2,000 policyholders operating in the international freight transport and 3PL contract logistics sectors, CNA Hardy is an integral part of the global supply chain. Our customer-centric, multi-product underwriting business unit is dedicated to providing freight forwarders and 3PL contract logistics companies with innovative, customised products and services, offering certainty and security.

Covers Available

- Contractual Liability for customers' goods (freight services liability)
- Professional Indemnity Liability (including customs liability, fines and penalties)
- Assumed Contractual Liability for financial loss (including liquidated damages)
- Property and Business Interruption
- Public and Products Liability
- UK and Ireland Employers' Liability (EL) plus world-wide residual EL
- Customer Storage Insurance
- Shippers Interest Cargo Insurance
- First and Third Party Cyber risks

Core Appetite

- International Logistics Services Providers
- International Freight Forwarders
- 3PL Contract Logistics Companies
- Customs Brokers
- Ships' Agents
- Logistics Consultants and Transport Risk Engineers

Limits Available

- £20m in respect of contractual liability, customer storage and shippers interest cargo
- £10m in respect of Professional Indemnity and Public / Products Liability
- £10m in respect of EL
- £20m in respect of Property and Business Interruption

Availability

From the London branch, we provide insurance for international freight transport and logistics clients that are domiciled both in the UK and Internationally. Our Manchester branch handles UK clients via brokers in the UK North and Central Regions.



Customer Storage Insurance

Customer Storage Insurance is a product we have developed to address the evolution of contractual relationships between Third Party Logistics Providers (3PL) and their customers.

The product allows the 3PL, as policyholder, to make available goods-in-storage insurance to its customer to whom rights under the policy are extended and to whom a confirmation of cover document is provided. The policy covers physical loss or damage to customer goods stored in the 3PL's warehouse and can be extended to cover out-bound transits by road or rail. Cover is provided on an "All Risks" basis (subject to certain exclusions).

This product helps to bring certainty and transparency to a collaborative 3PL/customer relationship. It is especially appropriate as a solution where contracts are concluded on an "open book" or "cost-plus" basis and where the obligation to insure forms part of the Logistics Services Agreement.

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.



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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.

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