# FREIGHT LIABILITY



From a 'man with a van' to multinational logistics provider RSA Marine has a Freight Liability proposition to fit the needs of your clients.

## INNOVATIVE PRODUCT PACKAGE

As a market-leading and award-winning insurer, we are constantly reviewing our offering to make it easier for you to do business with us. Our Freight Liability product has been specifically designed for all sectors of the industry. Freight Liability from RSA encompasses our specialist underwriting and claims expertise. We provide an unrivalled service for your clients' liabilities for loss or damage to their customers' property.

### PRODUCT COVERS AND TAILORED SOLUTIONS

Haulage eSolutions is our online product for small road haulage or courier operators who run up to ten vehicles. Not only can you obtain quotes and bind cover in minutes, you can now manage the entire life cycle of the policy, including mid-term adjustments and renewals, and also issue full documentation at the touch of a button.

As well as the standard additions available, such as trailer cover, European deliveries, increased financial limits and subcontractors cover, our specially designed wording can incorporate Employers and Public Liability. You can access Haulage eSolutions at **www.rsaonline.rsagroup.com**.

**Freight Solutions** is the product for mid to large UK-based freight operators. It caters for the needs of a modern logistics provider, including a wide range of cover as standard.

With a wide breadth of cover available in one policy, suitable for your clients whether they're a courier, road haulier, freight forwarder, warehouse keeper, rail operator or, as is often the case, any combination of all of these.

#### Automatic cover includes:

- Misdelivery
- Common law
- Consequential loss
- Non-incorporation of contract conditions
- Cabotage
- Redirection costs
- Third party equipment (containers and trailers)
- Own goods
- Driver's personal effects
- Transhipment costs
- ract Lien
  - Recorded information
  - Livestock
  - · Incorrectly received goods
  - Temperature controlled goods
  - Legal costs.

Our standard offering makes this one of the most comprehensive freight wordings in the market and with the added benefit of no standard security requirements.

In addition to the above, if your client is a freight forwarder we can give them access to our online system to enable them to quote direct to their customers. **Logistics Solutions** is specifically designed for very large UK or international logistics providers.

With this in mind the base wording is extremely broad with the emphasis on understanding the clients' demands and needs on an individual basis. At this level we aim for a tripartite relationship between insurer, broker and client. We see our specialist in-house Marine Risk Management team helping to form a long lasting partnership that is mutually beneficial for all parties.

## STRENGTHS AND APPETITE

With UK and global underwriting and claims experience, RSA is capable of writing virtually any Freight Liability business. From small road haulage or courier operators to UK and international logistics providers, we have the expertise and appetite to cover a wide range of requirements.

#### Specialist risks, simple solutions

Our Freight Liability products provide extensive cover and a simple solution to specialist risks.

#### Part of a bigger picture

RSA Marine has specialist and dedicated Underwriting and Claims teams with a wealth of experience across the globe. RSA Marine provides you with access to decision-makers, something that is key to keeping your customers moving in the event of any problems.

Our local Marine Development Managers provide you with ongoing support and training as required, and our award-winning Risk Management team is on hand to identify, analyse and mitigate risks.

In short, RSA has a long heritage of offering global coverage with regional strength and local contacts.

## WHY RSA?

We have a proud heritage of over 300 years and our Marine proposition is far more extensive than just these products. We have global capability to provide solutions for all your customers' Marine needs and requirements.

#### **Financial Stability**

We're a financially stable company. Standard and Poor's upgraded our rating to 'A+' Stable in February 2012. We provide insurance and risk management to a significant number of FTSE 100 companies, across a well-balanced portfolio.

#### Plain English

As a market-leading and award-winning insurer, we at RSA are constantly refreshing our delivery and products to make it easier for you to do business with us – outlining all we do in plain English.

#### Fair claims paid promptly

RSA advocates the prompt settlement of every claim and we aim to make timely payments to ensure your clients can keep moving. The dedicated Freight Liability claims service provided is vitally important. We'll often be negotiating direct with your clients' most valuable asset – their customers. We understand that and have a specialist Freight Liability Claims team who deal solely with freight liability claims. We also have an in-house Recoveries team protecting your clients wherever they can.

### OTHER MARINE PRODUCTS FROM RSA

With extensive underwriting knowledge and experience of the Marine industry, RSA Marine offers solutions for other classes of Marine business such as:

- Marine Cargo
- Stock Throughput
- Marine Trades
- Marine Liabilities
- Ports and Terminals
- Hull
- Maritime Equipment
- Aquaculture.

#### Find out more at www.rsabroker.com

Find out more about our other online capabilities at www.rsaonline.rsagroup.com

### HERE TO HELP

If there's anything else you would like to know, speak to your usual RSA Marine contact or one of our Freight Liability Underwriters:

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