

OCEAN MARINE CARGO APPETITE GUIDE

PRODUCTS

Ocean Cargo & Stock Throughput Coverages

TARGET INDUSTRIES

Importers/Exporters, Freight/Logistics Companies, Manufacturers, Distributors, Retailers and Wholesalers

TERRITORY

Worldwide

CAPACITY

Up to \$10,000,000 - Ground up, Excess or Quota Share

MINIMUM PREMIUM

\$10,000

CARRIER

A++ from AM Best, AA+ from Standard & Poor's

POLICY FORMS

Institute Cargo Clauses - All Risks Coverage

COVERAGE EXTENSIONS

Inland Transit, Storage, War and Strikes, Riots

IMPORTERS/EXPORTERS

Preferred Classes

Manufactured Goods
Equipment and Parts
Containerized Cargoes
Consumer Goods

Potential Classes

Heavy Equipment

Limited Classes

Refrigerated & Frozen Goods
Break Bulk Shipments on Deck
Bulk Commodities

Undesirable Classes

Commodity Traders especially cross voyages
Steel and Scrap Metal Shipments
Cigarettes, Fine Arts or Specie Shipments
Rejection Coverage
Household Goods & Personal Effects

MANUFACTURERS / DISTRIBUTORS / RETAIL / WHOLESALERS

Preferred Classes

Manufactured Goods
Equipments and Parts
Clothing
Shoes
Consumer Goods

Potential Classes

Fragile Goods
Consumer Electronics
Heavy Machinery/Equip-
ment
Processing Risks
Pulp/Paper

Limited Classes

Highly Sensitive Equipment
Refrigerated & Frozen
Goods
Watercraft
Heavy Lift Shipments
Ocean Tows

Undesirable Classes

Terminal Voyage Shipments
Scrap Metal
Equipment towed on its
own bottom
Used or Second Hand
Equipment
Automobiles

STOCK THROUGHPUT

Preferred Classes

Transit Driven Placements
Non-CAT Exposed Locations
10 or Less International
Storage Locations

Potential Classes

Refer to Transit Appetite for
Importers/Exporters &
Manufacturers/Distributors
Retail/Wholesale

Limited Classes

Refer to Transit Appetite for
Importers/Exporters &
Manufacturer/Distributors
Retail/Wholesale

Undesirable Classes

Standalone Stock
Excess Stock
Grain Accounts
Non-Protected Risks

The above list is not intended to be all inclusive but rather just a broad overview of the Company's appetite. Each risk submitted will be reviewed and underwritten based on its own unique risk characteristics.

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BHSI

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