

 *Hanover Marine*

Keeping transportation
on the move.



▶ Flexible protection for trucking, warehousing, shipping, and logistical operations.

Customers that have goods in transit, or companies in the transportation business—trucking, warehousing, shipping, and logistical operations—face a wide range of potential loss events. Whenever goods are moved or stored, they can be damaged, lost, stolen, or destroyed. In addition, the industry’s regulatory and legal environment can be daunting. While this market presents itself with many opportunities, it also comes with serious risk. That’s why your transportation customers and prospects need a carrier who has a long-haul understanding of their industry. That’s Hanover Marine.

As a Top 10 Marine writer with experience in transportation businesses, Hanover Marine provides high value insurance solutions for your clients. Our experienced transportation experts can tailor flexible and comprehensive solutions to meet the needs of your customers. We offer an innovative suite of products, local experts, proactive risk management solutions, and professional claims handling to give agents a competitive edge.

Moving targets

Hanover Marine fully understands the unique insurance needs of the transportation industry and can design comprehensive solutions for:

- Common and Contract Carriers
- Freight Forwarders
- Private Carriers
- Owner Operators
- Household Goods Movers
- Manufacturers and Distributors



Why Hanover Marine?

- **Top 10 Marine writer**—a leader in Commercial Inland and Ocean Marine products and solutions. (Marine is one of The Hanover's fastest-growing lines.)
- **Ongoing Marine investment**—allows expansion into new marketplaces, development of new products, advanced underwriting training, ability to attract top talent
- **Dedicated Marine team**—fast response to rapid product development needs; quick implementation coupled with superior service
- **National reach**—local Marine experts nationwide with significant authority, focused on helping you win business with quick, intelligent, thorough solutions
- **Full spectrum of coverages**—customizable products, capabilities, and services for Inland, Ocean, and Specialty Programs (the best products and services available in the marketplace)
- **Expansive appetite**—Builders Risk, Contractors Equipment, Transportation, Telecommunications/Communications, Special Properties, Special Programs
- **Pioneering solutions**—open to creating uniquely-tailored coverages and programs to keep pace with evolving Marine risks
- **Proactive Loss Control and Risk Management**—specialists with deep Marine knowledge and technical skills who can identify trends and potential problems, and recommend solutions
- **World-class claims services**—dedicated Marine claims staff with proven record of successful claims handling, earning high marks from customers; 24-hour claims response and quick turnaround on payments
- **Indisputable proof**—high ratings for financial strength and claim-paying ability from A.M. Best Company, Standard and Poor's, and Moody's
- **Strong agent partnerships**—committed to nurturing solid partnerships with key agencies that contribute to our Marine success

Comprehensive solutions for everything that moves (and doesn't)

Hanover Marine is experienced with the ins and outs, ups and downs of transportation, from local movers to international shipments, warehousing, and logistics. Our expertise can help you devise the perfect solutions for your customers.

Motor Truck Cargo

Motor Truck Cargo insurance protects freight or commodities hauled by a trucker, assuming liability for cargo that's lost or damaged, including the cost to remove debris or extract pollutants. It also covers costs that help prevent further loss to damaged cargo, legal expenses in the defense or settlement of claims, and even customer losses for non-delivery (Earned Freight Coverage). Our form is suitable for the single Owner-Operator to the large fleet carrier and can be tailored to the unique needs of each operation.

Coverage extensions and options include:

- Terminal Coverage
- Defense Cost
- Expediting Expense
- Uncollectible Freight Charges
- Contract Penalty
- Refrigeration Breakdown
- Contingent Cargo Coverage
- Mobile Equipment

We also have additional coverage forms to address unique needs of specific transportation operations.



Transportation and Storage

Manufacturers, wholesalers, distributors, and retailers with goods in transit or storage have a full range of coverages and services. Coverage can be designed to protect an individual “trip” shipment or all shipments undertaken by a business and can be written on a scheduled or unscheduled vehicle basis.

Various coverage options include:

- Loading and Unloading
- Terminal Coverage
- Backhaul Coverage
- Refrigeration Breakdown

Ocean Cargo

Today’s global economy means more businesses are seeking customers and suppliers beyond their own shores. This surge in global trading puts huge amounts of goods into risk categories that are not generally covered by standard insurance. Wholesalers, distributors, manufacturers, and specialty companies all have a need to protect their goods in transit, via vessel, air, or land conveyances, including import and export. Hanover Marine fills this gap with Ocean Cargo Coverage.

Ocean Cargo allows the addition of numerous enhancements such as domestic and overseas inland transit, warehousing, processing, exhibitions, installations, and salespersons’ samples. The product’s flexibility lets you customize coverage to meet virtually any customer cargo insurance need.

Warehousing Legal Liability

In their journey from raw material to finished product, almost all goods spend part of their lifetime in a warehouse. For warehouse or logistics companies, distributors, and public warehouse operations, The Hanover’s Warehouse’s Legal Liability Coverage provides customers with comprehensive yet flexible insurance protection that offers complete peace-of-mind while products are in storage.

Coverage options for the warehousing industry include:

- Defense Costs
- Earned Warehouse Charges
- Newly Acquired Warehouses
- Inventory Shortage Coverage
- Cold Storage Coverage
- Spoilage Coverage
- Processing Work

Moving and Storage

Working with various trade associations within the moving industry, The Hanover has developed an insurance program to meet the unique needs of today’s moving and storage businesses. Our Marine underwriters fully understand this business environment and have the knowledge and expertise to tailor coverage that’s a perfect fit for your customers and prospects. This helps create a competitive edge over your competition. We also provide reliable and efficient ongoing support and consultation through our world-class loss control and claims services.

The Hanover has an appetite for all types of businesses in this industry, including:

- Residential Moving Businesses (house-to-house)
- Corporate Movers (office-to-office)
- Military Moves (domestically and abroad)
- Specialized Handling Moves
- National Franchises or Independent Locally Owned Businesses

The Hanover’s Moving and Storage programs include a wide range of protection:

- Transportation of household goods within the coverage territory
- Storage in transit at unnamed locations
- Storage of household goods at described locations
- Internal moves at unnamed locations

- Moving equipment owned by the Insured and equipment leased to, rented by or borrowed by the Insured
- Uncollectible charges of any one customer
- Business Income and Extra Expense
- Pollution clean-up and removal

Available Optional Coverages

- Transit and Storage Certificate Program
- Carriers' Income Protection
- Real & Personal Property
- Ocean Cargo
- Commercial General Liability
- Commercial Automobile
- Umbrella Coverages

Services packed with extra value

Dedicated Claims Services

The Hanover's experienced and dedicated claims professionals are among the best in the business and include field adjusters, appraisers, administrative personnel, and special investigators. These high-caliber people are dedicated to addressing claims quickly, accurately, and fairly.

Loss Control

The mark of an exceptional insurance company is its ability to help clients prevent a loss in the first place. The Hanover offers a comprehensive Loss Control program designed to help your clients learn how to minimize their risks, which can have a positive effective on their premiums.

One more reason to consider Hanover Marine

Hanover Marine offerings compliment many package policies you may already write with The Hanover, so you can easily use our Marine products to cross sell or round out an existing account or coverage from other carriers (stand-alone policy). Our flexibility means you can grow your business faster with existing customers.

▶ A complete portfolio of Marine solutions.

Transportation is just one part of a comprehensive portfolio of Marine products and services designed to help meet virtually every Marine insurance need— Inland, Ocean, and Special Programs. We offer specialized products and knowledge in construction, transportation, energy, communication, healthcare, nonprofits, and more. Whether you need a Monoline Policy for an individual exposure or a complex, multiline program spanning the United States, The Hanover can help.



Why The Hanover?

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and all insurance company subsidiaries are rated "A" (Excellent) by A.M. Best Company.



Let's get moving as a team

Transport your business to the next level with Hanover Marine. No insurer knows more about providing the right coverage for today's transportation businesses. Contact us today to get started, and visit us online at hanover.com/marine



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