



**CNA** / HARDY

# Marine Cargo

Specialist Insurance Solutions



# At a Glance

CNA Hardy provides specialist insurance solutions for commercial businesses and professionals from our network of offices in the UK, Continental Europe and Syndicate 382 at Lloyd's.

We are part of CNA Financial Corporation, one of the largest U.S. commercial insurance companies with a gross written premium in excess of \$11 billion:

70+

CNA offices across the USA, Canada & Europe

200+

Countries and territories covered

1m+

Businesses and professionals insured worldwide

125+

Years in business

## CNA Financial Corporation Financial Strength Ratings

A.M. Best:

**A**  
(Excellent) with stable outlook

Moody's:

**A2**  
with stable outlook

Standard & Poor's:

**A+**  
(Strong) with stable outlook

Fitch:

**A+**  
with stable outlook



# The World's Leading Insurance Marketplace

We are proud to be part of the world's specialist (re)insurance market, writing business at Lloyd's of London for nearly 50 years through our Syndicate 382.

Our clients benefit from:

-  Access to unrivalled specialist underwriters with deep industry expertise
-  Innovative, flexible and timely solutions tailored to your unique requirements and exposures
-  Truly global reach insuring people and businesses in 200+ countries and territories worldwide

- ✓ Casualty
- ✓ Financial Institutions
- ✓ Fine Art & Specie
- ✓ Healthcare
- ✓ Life Science
- ✓ Management Liability
- ✓ Marine Cargo
- ✓ Marine Liability
- ✓ Natural Resources
- ✓ Professional Indemnity
- ✓ Property
- ✓ Technology
- ✓ Transport & Logistics

**1975**  
Year established

**£380m**  
Stamp Capacity

**15+**  
Lines of Business



# Our winning client proposition

## Specialist Underwriting

We specialise in Property, Casualty, Marine and Financial Lines insurance products in the Construction, Energy, Financial Institutions, Healthcare, Life Science, Manufacturing, Natural Resources, Professional Services and Technology sectors.

We provide insurance solutions in response to our policyholders' emerging exposures and ever-changing needs, and offer a flexible approach enabling us to consider complex and unusual risks.

We underwrite primary and excess limits as well as take lead and follow positions in our specialist areas.

## Expert Risk Control

Businesses trust us because we understand the intricacies of the risks they face.

Our risk control engineers, who hold professional qualifications in the sectors in which we operate, support policyholders by minimising risk across their business.

We believe that prevention is better than cure which is why we not only provide best in class risk control consultancy but also create effective risk management programmes, undertake on-site and remote loss prevention surveys and deliver tailored training.

## Client-led Claims

Our claims team is ready to work with you quickly, openly and efficiently to achieve resolution in the shortest possible time and with the best possible outcome.

We have specialists in every class of business so that each and every claim, no matter how large or small, how simple or complex, gets immediate attention from the right people in the right place at the right time.

We recognise the importance of reputation and will act swiftly to support you in resolving any claims in a professional and timely manner.

## International Solutions

As businesses expand internationally, their exposure to new and complex risks increases.

We provide locally compliant coverage under one controlled master policy, making it easier for policyholders to manage their cover, premiums and claims in one place so they are always in control.

We know that establishing a best-in-class network, with all parties sharing a common operational vision and culture is critically important to the success of a joined-up, multinational programme.



# Cover designed for national and international trade

CNA Hardy provides a comprehensive range of Marine insurance products, delivered by our specialist underwriting, risk control, claims and international solutions teams:

- ✓ Marine Cargo
- ✓ Marine Liability
- ✓ Transport & Logistics
- ✓ Fine Art & Specie

Our Marine products are available through both our Company and Lloyd’s platforms, offering flexibility to find the best solution for our clients.

200

Countries & Territories

/

\$50m

Capacity

With access to cover in over 200 countries and territories, and a capacity of \$50M, our Marine Cargo policy is the comprehensive solution for businesses operating on a national and global basis. We have the expertise and ability to create flexible solutions for companies of all sizes; from small, simple business, to mid-sized firms and complex, multinational businesses.

In addition to our broad Marine Cargo coverage, we offer cover for goods whilst in store via our Stock Throughput policy, ensuring continuous protection and peace of mind from start to finish for our clients.



# Innovative Solutions, Award-Winning Service

Our innovative, online solutions ensure our clients and brokers have instant access to the information needed to conduct their business:

- **CNACargo.com**  
For client online access to marine insurance certificates, management of cargo exposures and shipment declarations with flexible monthly or annual premium payment options
- **Rapid Cargo Quote**  
For broker online access to quote and bind policies designed for clients with worldwide shipment and freight up to £15 million per annum and >80% acceptance rate across all our trades and industry sectors

Unrivalled insurance solutions backed by superior service and local expertise are at the heart of our award-winning client proposition:

- ☆ Specialist underwriting teams across UK offices
- 📍 Dedicated Marine claims teams in London and Manchester
- 🕒 Quote response time under 24 hours
- 🤝 Express settlement service for claims up to £25,000



*Our Marine team received the highest rankings for work quality, specialist expertise and client service*



*Ranked the number 1 Marine insurer in the UK for quality of underwriting and cover, efficiency and fairness*



# Who do we insure?

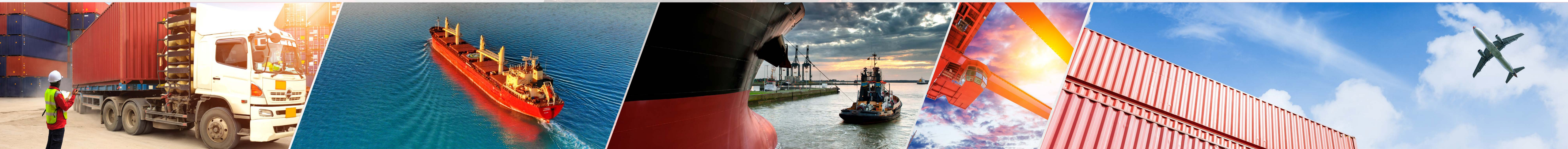
We have listed the wide range of businesses for whom we typically provide insurance, who themselves produce or transport an even wider range of goods and materials.

## Commodities:

- ✓ Manufactured Goods and Raw Materials
- ✓ Oil and Fuels
- ✓ Metals
- ✓ Heavy Machinery, Equipment and Spares
- ✓ Electronics and Computer Hardware
- ✓ Clothing
- ✓ Food and Beverages
- ✓ Books and Printed Materials
- ✓ White and Brown Goods
- ✓ Timber
- ✓ General Containerised Cargo
- ✓ Project Cargo

## Conveyances/Packing:

- ✓ Airfreight
- ✓ Inland Truck, Inland Rail
- ✓ Ocean vessel; Under-deck or Container
- ✓ Bulk Dry or Liquid Cargo (no packing)
- ✓ Bulk in Large Bags
- ✓ Cartons, Crates, Drums, Sacks
- ✓ Flat-racks
- ✓ Open-top Containers
- ✓ Pallets
- ✓ Refrigerated (reefer) Containers





# Key Cover Benefits

Written on an All Risks basis on standard market clauses or on CNA Hardy bespoke wordings designed for multinational trade, our cover is for physical loss or damage to goods whilst in transit by sea, road, air or rail.

Cover can be extended to include goods whilst in store or in transit throughout the entire distribution chain with our Stock Throughput policy.

We offer a range of distinctive coverages including:

- Flexible basis of evaluation; an invaluable coverage option for producers of seasonal goods with additional cover available in the event of the loss of the season's stock
- Subsea equipment cover; typically used by owners and operators of subsea equipment in the energy sector whilst on land or on water
- Project Cargo including Delay in Start Up (DSU); fundamentally important to major infrastructure projects, providing protection against the loss of vital equipment
- Standalone stock on primary or excess basis
- Rejection of goods by Government authority; providing protection in the event of goods failing to satisfy the destination country's entry requirements

In addition, clients can secure insurance coverage for all aspects of their business through our comprehensive *Package<sup>+</sup>* product, with a wide range of cover available including:

- **Cyber**
- **Property**
- **Business Interruption**
- **Third-Party Liability**

## US\$50m

Cargo & Stock Throughput Capacity





**Industries**  
Construction  
Financial Institutions  
Healthcare  
Life Science  
Manufacturing  
Natural Resources  
Professional Services  
Technology  
Wholesale Durable Goods

**Products**  
Casualty  
Management Liability  
Marine  
Package  
Professional Indemnity  
Property

Get in touch with one of our specialist underwriters to discuss your client’s risk management and insurance needs  
[cnahardy.com/contacts/underwriting-contacts](http://cnahardy.com/contacts/underwriting-contacts)

**CNA / HARDY**

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