CARGO INSURANCE

Carrier Liability vs. All-Risk

Carrier Liability

- Long processing times
- Full cost of goods and additional costs are not covered
- Clean signed POD results in claim rejection 100% of the time
- Liability laws work to protect the carrier, not the shipper
- Carriers pass off blame onto each other or the customer

All-Risk

- Full protection against losses
- Some coverages will include transportation costs
- No burden of proof on the insurance carrier for payout
- Protects your financial interests
- Faster and more efficient filing processes
- Ability to control premium, conditions and clauses

Carrier Limits of Liability

Ocean Carriers	$500.00 per unit
International Air Carriers	Approx. $30.00/kg*
Domestic Air Carriers	Approx. $30.00/kg*
Domestic Truckers	$0.50/lb**
Warehousemen / Railroads	Varies by tariff/warehouse receipt
Couriers	$100.00 per shipment

**Subject to daily exchange rates*
***Varies by carrier, freight class and NMFC code*

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TRANS-BORDER
Global Freight Systems, Inc.

CARGO INSURANCE

Why use Trans-Border?

Benefits of TBGFS Maritime Insurance Policy

- Claims processed quickly and efficiently
- High policy limits
- Subject to policy, many commodities have no deductible
- Covered for costs of goods, insurance and freight - plus 10%
- Special clauses suited to international transactions
- Cash flow is protected with faster processing times
- We handle the filing and paperwork for you, freeing up your personnel

Coverage Comparison

	Carrier Limited Liability	Full Risk Insurance
Covers full value of loss/damage to new goods?	No	Yes
Covers full value of loss and damage to used goods?	No	No
Quick processing time?	No	Yes
Claim payable without signed POD as damaged?	No	Yes
Provides door to door protection?	No	Yes
Pays regardless of whether carrier act of negligence is proven?	No	Yes

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