Ocean Marine Cargo

Specialty, farm & environmental - coverage overview, limitations and how to get a quote



OVERVIEW

Ocean cargo insurance covers your goods from origin to destination, since carriers' liability is limited by law, and underwriters price it on commodity, routes, packing and annual shipments.

WHAT'S COVERED

All-risk cargo
Physical loss or damage to goods in transit.

General average
Your share of costs when a vessel is saved at sea.

Warehouse to warehouse
From the supplier's door to your final destination.

Air and truck legs
Inland and air portions of the same shipment.

Theft and shortage
Pilferage and non-delivery of packages.

Good to know
An annual open cargo policy is usually cheaper than buying insurance shipment by shipment, and it covers you automatically.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Improper packing
- × Delay and loss of market
- × Inherent vice of the goods
- × War and strikes unless endorsed

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Commodities shipped
- Annual shipping volume in dollars
- Main trade routes and ports
- Incoterms used
- Three years of loss history

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/ocean-marine-cargo/

Important information: This brochure is a general summary provided for informational purposes only. It is not an insurance policy, contract, binder or offer of coverage. Actual coverages, limits, deductibles, exclusions and conditions are set solely by the policy issued by the insurance company and may differ from the descriptions in this brochure; if there is any difference, the policy language governs. All coverage is subject to underwriting approval. Coverage is not in force and is not bound until you receive a written confirmation of coverage (binder or confirmation receipt) from Societies Insurance or the issuing insurance company. Requesting a quote or submitting an application does not bind coverage. Products, coverages and discounts vary by insurer and are not available in all states. Societies Insurance is an independent insurance agency, Agency NPN 16247324 (in California: DBA Cavlogix Insurance Agency).