PREMIER
GLOBAL ADVISORS

A Member of the Professional Insurance Brokers Association

MARINE CARGO INSURANCE

Protecting your goods in transit across international trade routes as carrier liability alone is never enough.

Did You Know?

The Global Risk

Over 11 billion tonnes of goods are shipped by sea annually, representing more than US$14 trillion in global trade. Every shipment faces risk from natural disasters and rough seas to piracy, theft, and port mishandling.

Why Carrier Liability Is Not Enough?

Carrier liability under international conventions such as the Hague-Visby Rules is strictly limited, often to just a fraction of your cargo's actual value and excludes many of the most common causes of loss. A comprehensive marine cargo policy ensures your business is not left bearing the financial burden when the unexpected happens at sea.

What's Covered

1. **All-Risks Transit Protection**
   Broad coverage for physical loss or damage to goods during transit against all accidental causes unless specifically excluded.

2. **Natural Disaster & Storm Cover**
   Protection against storms, heavy seas, lightning, flooding, vessel sinking, and other weather-related perils that threaten cargo at sea. Critical for trade routes crossing high-risk ocean corridors.

3. **Theft, Piracy & Mishandling**
   Coverage for theft, piracy, hijacking, and damage caused during loading, unloading, or transhipment at port. Essential for high-value commodities and goods transiting through high-risk trade lanes.

4. **Warehouse-to-Warehouse Cover**
   Continuous coverage from the point of origin through every stage of transit, including inland legs, port storage, and transhipment to the final destination warehouse, with no coverage gaps.

5. **General Average Contribution**
   Protection against your proportional share of general average claims where cargo owners are legally required to contribute to shared maritime losses even when their own goods arrive undamaged.

6. **Global Jurisdictional Cover**
   One programme adapted to the regulatory and insurance requirements of each territory along your trade route ensuring compliance and coverage continuity across every port and jurisdiction.

Who This Is For

- Importers & Exporters
- Manufacturers Shipping Globally
- Trading Companies & Commodity Dealers
- Freight Forwarders & Logistics Providers

CRITICAL PROTECTION

Marine cargo insurance ensures the full commercial value of your shipment is protected from warehouse to warehouse, port to port, across every border and jurisdiction along your trade route.

With over US$14 trillion in goods traded by sea annually, marine cargo insurance is not optional but a fundamental requirement for any business that ships goods internationally. Carrier liability alone leaves you dangerously exposed.

Important Considerations: Marine cargo insurance requirements vary by jurisdiction, trade route, cargo type, and Incoterms. Cover terms, limits, and exclusions differ by policy.

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