



Insurance Solutions for Transit & Cargo

Every international shipment presents potential risks of damage and loss. Moreover, piracy and hijacking are growing threats, in addition to the interruption of critical business operations caused by a loss of assets. Transit and cargo insurance can insulate your organization from the debilitating effects of such hazards. Clements Worldwide specializes in evaluating risk factors pertaining to transit and cargo coverage, and offers war and terrorism protection for land transit as part of our unique policy extensions.

Clements offers a variety of policy types to meet your organization's needs:

- Single or one-off transits
- Open cargo: all risks
- Warehouse to warehouse policies
- Blanket policies for worldwide shipments
- All modes of conveyance: land, sea & air
- Stand-alone War/Terrorism on land (including Iraq, Afghanistan and Pakistan)
- Worldwide coverage, including transit through hazardous routes (land & sea)

Many providers are increasingly excluding war risks from cargo policies, leaving a glaring gap in coverage for clients shipping to high-risk countries. Clements Worldwide's understanding of the unique risks and underwriting considerations involved, combined with vast knowledge of competitive markets, results in cost-effective cargo policies for a wide range of clients.

Clements continues to be a leading provider of trusted and reliable insurance services for relief and development organizations and the people who support them.

Our portfolio of insurance products include:

- > Individual Motor
- > Personal Property & Liability
- > Transit & Cargo
- > Term Life
- > Group Health
- > Political Risk
- > Group Personal Accident
- > Kidnap & Ransom
- > Foreign Property & General Liability
- > Director's & Officers Liability
- > DBA Worker's Compensation
- > High-Limit Disability

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Insurance Solutions for Transit & Cargo (Continued)

Case Study

A major fertilizer distributor approached Clements Worldwide about insurance options on shipments. They were receiving a growing number of contracts from Africa, and many of these new transit routes passed through areas where theft and piracy run rampant.

Clements designed for the company an “open policy” coverage plan for all shipments of fertilizer from anywhere in the world to the final destination in Africa. This provided the same high quality coverage for land, sea and air transit across country borders. Our coverage also provided financial protection against strikes and riots during land transit, particularly important for a company with a growing employee base.

Once the policy was in affect for a few months the client had an accident, which resulted in some of the fertilizer burning. The client was pleased to find out that they didn’t have to pay a deductible, and was fully reimbursed for the lost product.



Comprehensive coverage	Provides all-risks coverage for any incident that occurs in transit, no matter what mode of transportation is used.
Optional Extensions	Coverage is flexible, and can be increased based on your shipment.
Location of coverage	Coverage is available worldwide for one-off or continuous shipments.
Exclusions	Coverage not included for the vehicle or vessel transporting the shipment.