



CargoGuard

Trade on **AIG eXtra** and Acturis

CargoGuard provides cover for UK to UK transits, International Sendings UK to and or from Worldwide territories and stock within the UK. It covers cargo during loading, unloading, shipment and inspection as well as damage that isn't discovered for up to 30 days after delivery. Option to include UK storage as part of Stock Throughput.

Key product benefits

- Up to £500,000 in stock covered without a referral.
- Up to £5,000 cover for representative samples and £5,000 for postal sendings.
- Designed for buyers and sellers responsible for the different costs and risks of trading internationally.
- Covers goods from their initial departure from a warehouse right up to delivery at the final destination.
- Possible to insure shipments originating from a customer's premises in the case of a return.
- Up to 30 days cover for the installation, duration, dismantling and temporary storing of items at exhibition sites.
- Through built-in cover extensions, CargoGuard protects a company's assets while their employees go about their business.

Appetite



Preferred risks

- Foodstuffs (ambient, frozen and/ or chilled goods)
- Electricals
- Furniture
- General goods
- Machinery and metals
- Stationery
- Footwear
- Sports equipment (excl. clothing)
- Textiles
- Toys and games (excl. computer games)
- Perfumes and/ or cosmetics



Risks to avoid

- Antiques and fine art
- Household or personal effects
- Cash, cheques and credit cards
- Motor vehicles, yachts/ boats and caravans
- Livestock
- Fish farms
- Single voyage / one off shipments

Please note, these are not exhaustive lists.

Target Risk Profile

Minimum Premium	£ 350 Marine and transit / £ 425 stock throughput
Cover	Coverage limit (without referral)
Import/Exports	Up to £ 2,500,000
Own Vehicles	Up to £ 500,000
Stock (named UK location)	Up to £ 500,000
Exhibition	Up to £ 45,000
Engineers' tools	Up to £ 30,000

e-Trade Broker Service Centre:
+44 (0)345 601 2998

Cover details

“All Risks” cover as per the institute cargo clauses ‘A’

- Failure to deliver
- Theft
- Liability for payment of duty
- General Average losses
- Mechanical and electrical derangement
- Returned goods/shipments
- Consequential and/or financial losses up to £250,000
- Loss or damage caused by strikes, wars, riots and civil commotions

Cover provided during:

- Loading and unloading
- Transshipment
- Customs inspections
- Concealed damage discovered up to 30 days after delivery

Optional Cover

Engineers’ tools and equipment

- Tools and equipment that are on site and in vehicles
- Full cover in private dwellings and hotel rooms overnight

Worldwide exhibitions

- 30 days cover
- Includes installation/dismantling/duration and temporary storage at exhibition site
- Up to £10,000 cancellation costs

Stock Throughput

- Stock within named locations in the United Kingdom
- Up to £500,000 maximum sum insured

Our AIG Marine Cargo Claims Promise

In the event of a first party claim, AIG will confirm coverage under the policy as quickly as reasonably possible. Once coverage is confirmed, should our policyholder require it, AIG promises to provide working funds of up to 50% of our share of the agreed estimate within 7 days for:

- Property damage/ repairs
- Sue and Labour
- Debris removal if applicable

The AIG Marine Claims Advantage

- **Claims Specialization:** our clients benefit from our network of specialized adjusters, managing their claims and providing a swift claims resolution.
- **Customer Focus and Engagement:** Through proactive communication and an understanding of our client’s business, we provide tailored services to meet our clients unique requirements.
- **Global Reach, Local Expertise:** our global network paired with our knowledge of local legislation and international conventions enables us to maximize recovery and deliver tremendous benefits to our clients.



Trade on: **AIG eXtra**
aig.co.uk/aigextra

Acturis