

**Our experienced claims handlers have expert knowledge of marine insurance, enabling AIG to resolve claims quickly with minimal business disruption.**

On a daily basis our claims team deals with loss and damage to cargo in transit due to:

- Packing
- Loading and unloading
- Theft
- Heavy weather
- Fumigation
- Non-delivery
- Wet damage
- Road traffic accidents
- Customs damage

**The following hypothetical scenarios seek to demonstrate the broad range of protection CargoGuard provides. The examples are illustrative only and not to be relied on to justify coverage in any particular situation.**

### Theft

During the importation of high-end electronics, consignments are transferred from an arrival port to the insured's warehouse by truck. Whilst unloading a shipment and performing an inventory count, the client notices a discrepancy in paperwork and suspects the truck's driver of theft. As the goods were proven to be in transit when they were stolen, CargoGuard reimburses the client for the value of the items lost.

### Heavy Weather

A UK based exporter distributes the majority of their merchandise across the EU. Experienced in cross-Channel shipping, the company takes care to ensure their containers are suitably packed for the expected weather conditions. Unfortunately, due to heavy weather the container and its cargo are damaged during the transit. As the sea conditions were outside of those normally experienced at that time of year, CargoGuard covers the damage to the owner's cargo.

### Loading / Unloading

A manufacturer operates a warehouse where they dispatch goods when ordered. While assembling an order, a forklift driver loses control of his vehicle resulting in delicate electronic equipment being damaged. As the items are considered to have started their transit within the warehouse, CargoGuard responds and reimburses the insured for the damages.



### General Average

A container ship heading towards Sweden catches fire resulting in extensive damage to the vessel and its cargo. The ship declares General Average, and although the insured's cargo was not damaged by fire, the cargo still contributes a percentage of its value to the General Average claim. Covered under a CargoGuard policy, AIG steps in and immediately provides a bond to secure the release of the insured's cargo. Our expert marine claims advisors take on the burden of negotiations around the General Average adjustment, ensuring the release of cargo as quickly as possible, with minimal disruption to the client.

For more information, please visit [www.aig.co.uk/extra](http://www.aig.co.uk/extra) or review the policy wording for full terms and conditions.

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