

LOGISTICS LIABILITY FEATURES AND BENEFITS

Our Logistics Liability policy has been specifically designed as a comprehensive legal liability insurance solution for the transport and logistics industries.

It recognises that the level and extent of services now offered by the logistics industry is significantly more sophisticated than in years gone by and caters for a more demanding contractual environment for logistics operators.

BHSI's Logistics Liability policy has the following market-leading features:

- designed to cover a broad range of services offered by the Insured as 'operator' including those such as haulage, storage, distribution, consolidation and deconsolidation of cargo, inventory management, product configuration, pick and pack, cargo tracking, freight forwarding, reverse logistics and other services provided by supply chain managers;
- combines the general insurance lines of public liability, carriers liability, warehouseman's liability, statutory liability and errors and omissions together with a comprehensive costs cover;
- designed to cover the legal liability of the operator, regardless of whether that liability arises from the general law, statute law or from contract;
- in relation to contractual liability, the policy can be tailored to cover liability arising from business transacted under the operator's Standard Terms and Conditions (i.e. consignment notes, storage conditions or house bills of lading) as well as specific customer contracts (which are generally more onerous).

Our policy cover is comprehensive and includes cover for the Insured's legal liability arising from and in relation to:

- Loss or damage to customer's cargo including consequential loss;
- Loss or damage to property of any third party;
- Personal injury to any third party;
- Fines and penalties;
- Pollution liability;
- Errors and omissions including delay and consequential loss;
- Tenant's liability;
- Infringement of personal rights liability;
- Logistics costs cover; and
- Defence costs cover.

Optional extensions of cover available to enhance the policy cover include:

- Consultancy services liability;
- Products liability;
- Wreck removal liability; and
- Advertising injury liability.

In addition to a market leading policy wording the Insured will also benefit from the following specialised risk management services:

- Specialised claims management services;
- Contract risk assessment; and
- Operational risk assessment and mitigation advice.

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BHSI

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) ABN 84 600 643 034, AFS License No. 466713 (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident & health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. Berkshire Hathaway Specialty Insurance Company holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

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