



HUDSON
INSURANCE GROUP®

INLAND MARINE

MOTOR TRUCK CARGO

You want to keep your cargo safe, and Hudson can help you do just that. We have introduced an Inland Marine product for the commercial transportation industry that covers legal liability for loss to covered property your clients transport, whether they are a common or contract motor carrier, freight forwarder or broker.

Advantages automatically included in our product include:

- Broad definition of “Carrier,” especially helpful for carriers wearing many hats
- Broad definition of “Covered Contract” helps ensure we protect your legal liability under multiple agreements
- No exclusions for loading or unloading
- No exclusions for gratuitous shipments for your support of relief efforts or charitable organizations
- Extended coverage (72 hrs) following arrival at intended destination
- Flexible exposure base (gross receipts, miles or power units)
- Flexible reporting (monthly, quarterly or annually) or flat
- Broad pairs, sets and loss to parts coverage
- Flexibility for primary or contingent coverage
- Time sensitive theft info
- Assistance with new contracts, commodities and routes



The following coverages are included at the limits below, though higher limits can be requested:

- Contract Penalty Coverage: \$10,000
- Debris Removal: \$25,000
- Earned/Uncollected Freight: \$10,000
- Expediting Expense: \$10,000
- Fire Department Service & Extinguishing Agents: \$25,000
- Fraud & Deceit: \$25,000
- Loss of Fuel: \$2,500*
- Newly Acquired Terminals: \$50,000 for 60 days
- On & Off Board Electronics: \$10,000*
- Pollution Cleanup: \$25,000
- Reward Coverage: \$10,000
- Transporting Equipment & Supplies: \$10,000*

(continued on back)

*Coverages not available in California for admitted policies.



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Coverage can be customized to meet your carriers' needs. The following are examples of carriers that may benefit from adding some of our new endorsements:

Carrier Type	Consider adding...
Intermodal	<ul style="list-style-type: none"> • Broken Seal Coverage • Trailer Interchange/Intermodal Container Coverage
Logistics/Storage	<ul style="list-style-type: none"> • Transportation Equipment and Supplies Expanded – Contractors Equipment • Warehouse Legal Liability Extension
Pharma/Food Haulers	<ul style="list-style-type: none"> • FDA-FMSA Coverage • Reefer Breakdown • Reefer Breakdown Broad • Control of Damaged Goods – Also may be a benefit for carriers hauling for any shipper interested in controlling disposal of goods or salvage
All Haulers	<ul style="list-style-type: none"> • Terminal Coverage • Full-Value Shipment • Employee Dishonesty • Defense Costs Broad • Protection and Preservation of Property • Contingent Towing Expense Accident

The Hudson Difference

- **Financial Strength and Stability:** Rated A (Excellent) by A.M. Best, Financial Size Category XV
- **Personalized Solutions for Truckers:** Our seasoned underwriting professionals work incessantly to develop new products and services best suited to meet the demands of our clients, as well as the trucking industry as a whole. Our personalized approach allows us to customize risk management solutions, ultimately minimizing the cost of risk.
- **A Fair and Balanced Approach to Collateral:** We take a balanced approach to the collateral process. When calculating the amount, we take every measure to come up with totals that make sense for all parties. Additionally, our team consistently reviews the collateral throughout the policy and will make adjustments as needed.
- **Have Hudson Loss Control Be Part of your Extended Security Team:** As a complement to your Hudson Cargo Insurance Protection, you can “opt in” to receive time sensitive theft alerts and “as needed” security load and route consultation for high theft commodities. Hudson’s Loss Control specialists are also available to provide customized assistance for programs aimed at minimizing cargo liability exposures.

Hudson welcomes the opportunity to learn about your clients' businesses and offer customized solutions that address their concerns. Please reach out to us to find out how we can help you grow your business by protecting your clients' cargo.

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