



Freight & Cargo



Introductions

Sarah Kent

Digital Trading
Manager

Sarah Johnson

Specialty Lines Digital
Underwriting
Manager

Ben Woodman

Regional Marine
Trading &
Underwriting
Manager

Digital Capability

Digital Capability

Our commitment is to make it easier to trade with Aviva online, no matter how a broker chooses to place their business. Here's a look at the Aviva digital products an where, and the support available.

Commercial Lines	Fast Trade	Acturis eTrade
Self-employed	✓	✓
Shop & Salon	✓	✓
Office & Surgery	✓	✓
Property Owners	✓	✓
Commercial Combined	✓	✓
Minifleet	✓	✗

Specialty Lines	Fast Trade	Acturis eTrade
Computer	✓	✗
Freight	✓	✗
Cargo	✓	✓
Group PA & Bus Travel	✓	✓
Management Liability	✓	✓
Professional Indemnity	✓	✗
Cyber	✓	✓
Plant and Equipment	✓	✓

Functionality	Fast Trade	Acturis eTrade
Insurer-led renewals	✓	✓
Submit to U/W	✓	✓
Premium flexibility	✓	✓
Commission flexibility	Minifleet/Man Liab/Group PA/PI/Cyber/P&E	Man Liab/Group PA/Cyber/P&E
Live chat	✓	✗
Dedicated team	✓	✓
Quote versioning	✓	✗
Prospecting	✓	✗
Cross-sell	✓	✗
Online2offline	Commercial Combined/Property Owners	Commercial Combined
Under Insurance Flag	Property Owners/Office & Surgery/Shop & Salon/ Commercial Combined	✗

Contact our digital teams on **0800 015 2578**

To register for Fast Trade access please visit [Aviva Broker: Fast Trade - Aviva \(avivab2b.co.uk\)](https://www.aviva.co.uk/broker/fast-trade). For further information on accessing our eTrade products via Acturis please visit [Aviva Broker: Integrated Trading - Aviva \(avivab2b.co.uk\)](https://www.aviva.co.uk/broker/integrated-trading)

Digital Specialty Lines



Service you can count on

More support than ever



12 specialist trained UW's
across Speciality Lines

Flexibility



Phone



E-mail



Live Chat



M-F 9-5

Great outcomes

- 60 mins on referrals
- Max 24-hour email response – frequently within the hour
- Speedy response times with both telephone and live chat wait times under 30 Secs





Chris Vine – Senior Specialty Lines Manager

Kat Halbert – Head of Digital Operations



Sarah Johnson
Underwriting and
Performance
Manager

Sarah has worked for Aviva since May 2004 and as the Digital Specialty Lines Underwriting Manager since March 2020 and has recently expanded her role to include the performance side of SL Digital

Lisa Caton
Trading Underwriter

Lisa joined the team in January 2021 having previously worked as a marine underwriter.

Stewart Hares
Trading Underwriter

Stewart has worked for Aviva for almost 30 years and joined the Digital team in 2018 from the regional engineering team.

Safdar Ali
Trading
Underwriter

Safdar has worked for Aviva since 2006 and joined the Digital team in 2018 from the regional engineering team.

**Jane Hulbert-
McQuaide**
Trading Underwriter

Jane has worked for Aviva since 1989 in a variety of roles. Jane joined the Digital team in 2018 from the regional engineering team.

Susan Freer
Trading Underwriter

Sue has worked for Aviva since March 2000 and moved into the Digital team from the regional marine team.

Fahmina Mimme
Trading Underwriter

Mimme has worked for Aviva for almost 5 years having worked previously in a customer service role

Mark Blackburn
Trading Underwriter

Mark has worked for Aviva since 2014 and moved from our Motor Claims teams to our Digital team in 2022.

George McAlindon
Trading Underwriter

George has worked for Aviva for almost 5 years and moved from our Life team in 2022.

Saqib Ali
Trading Underwriter

Saqib joined us in December 2022 having worked previously in a customer service role

Kelly Fleming
Trading Underwriter

Kelly joined us in January 2023 having previously worked in a doctors surgery

Ryan Johnston
Trading Underwriter

Ryan joined us in January 2023 having worked previously in a customer service role

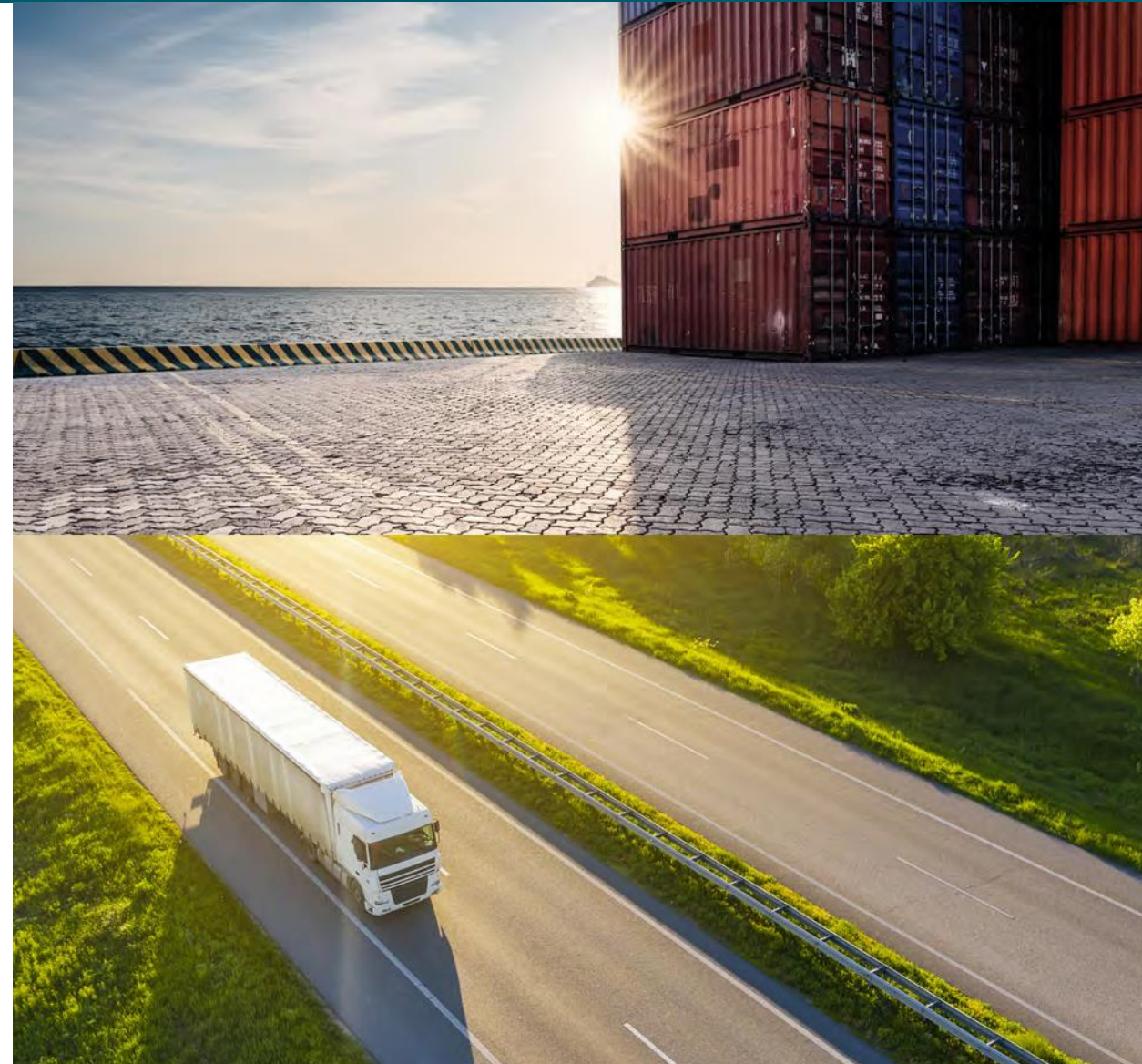
Ben Scarborough
Trading Underwriter

Ben joined us in January 2023 having worked previously in a customer service role

What is Marine Insurance?

Marine is split into 3 main classes of insurance:

- i. Marine hull & machinery** – for all types of shipping, from dry bulk to tankers, cruise liners and container vessels to tugs and inland vessels. This also includes marine engineering equipment as well as specialist cover for mega yachts and pleasure crafts.
- ii. Marine liabilities** – a range of primary and excess liability, as well as speciality liability products for marine operations and people working in the marine industry.
- iii. Cargo** – comprehensive insurance for all stages of the distribution chain, including:
 - UK own goods in transit
 - Imports & exports
 - Stock Throughput
 - Project cargo (including delay in start-up [DSU])



**An
introduction
to
Freight**



Spotlight on Freight

Freight provides cover for

- legal liability for physical loss or damage to 3rd party goods whilst in the custody, care or control of a logistics operator
- Cover applies to movements by sea, road, rail, air
- Movements can be undertaken by the policyholder or a subcontractor
- Freight policies are taken out by the carrier of the goods
- Cover is usually taken out in accordance with industry contract conditions

Freight Liability Insurance Vs. Cargo Insurance

- Carrier's insurance only protects against contractual or legal liabilities arising from Trading Conditions which invariably impose a limitation per tonne or per kilo.
- The client must prove loss or damage occurred whilst in the custody and control of the carrier and negligence.
- Conditions of Carriage impose a time limitation and claims for loss or damage may become time barred.
- The Carrier (in cases of subcontracting) responsible for loss or damage, or their insurers may be based overseas, and this leads to inevitable problems in obtaining recompense.
- Proving that the carrier is liable for damage suffered is often an expensive and time consuming process
- Full Value cover can be provided, but freight policy conditions will still be designed to protect the haulier, not the goods owners

Conditions of Carriage

Conditions of Carriage	Liability for:	Financial Limits	Time Limits
Road Haulage Association Conditions of carriage	Loss or damage to approved goods unless due to excluded causes	£1,300 per tonne Partial loss pro-rata on weight affected	Loss/damage – advice 7 days / claim 14 days Other claims – advice 28 days / claim 42 days 1 year time bar from date transit commenced
Freight Transport Association [Logistics UK]	Loss or damage to goods unless due to excluded causes	£1,300 per tonne calculated by reference to the gross weight of the consignment or £500 for the entire consignment whichever greater	Partial loss – advice 7 days / claim 14 days Total loss – advice 14 days / claim 14 days
CMR	Loss or damage unless due to excluded cause or circumstance carrier unable to prevent	8.33 SDRs per kilo affected but carriage charges & duty in full	Notification at time of delivery but 7 days for non-apparent damage. Legal proceedings within 1 year
BIFA	Loss or damage unless due to excluded causes or cause the forwarder unable to prevent	Loss/damage 2 SDRs per kilo. Other claims 2 SDRs per kilo or 75,000 SDR any one transaction whichever the least.	Claim should be made within 14 days & legal proceedings within 9 months
United Kingdom Warehousing Association (UKWA)	Neglect, wilful act or default	£100 per tonne	21 days & legal proceedings within 9 months
Road Haulage Association Ltd Conditions of Storage	Loss or damage to approved goods unless due to excluded causes	£100 per tonne	7 days

Underwriting Appetite Freight

Within Appetite

Digital

- UK domiciled hauliers and couriers
- Road Haulage Associations (RHA)
- Freight Transport Association (FTA)
- Statutory Liability (CMR Convention)
- All Risks Liability

Regional

- Digital capability plus:
 - Freight Forwarder
 - Heavy Haulage
 - Warehouse Keepers
 - Carriage of goods outside Europe

Out of Appetite

Digital & Regional

- Car, Caravan and Boat Transporters
- Household removers
- Living creatures
- Bullion and cash

**An
introduction
to
Cargo**



Spotlight on Cargo

Provides cover	Additional Benefits
<ul style="list-style-type: none">For customers goods while in transit by land, sea, rail or air and can include while products are in storage both temporarily or long term.	<ul style="list-style-type: none">Brand and/or Trademark Protection: Protection if any goods insured bearing your name, brand or trademark become unfit for marketing due to damage covered by the policyDuty: Cover for any excise duty paid and not recoverable in respect of lost or damaged goods where the loss or damage is covered by the policy.Re-Packing Costs: Cover for reasonable costs of re-packing, re-cartoning, re-bagging or re-palletising the goods insured following loss or damage covered by the policy.Testing, Sorting and Segregation: Cover for the cost of testing, sorting and segregating the goods insured (including surveyor's fees, additional storage charges and transportation costs) in the event of loss or damage covered by the policy or external signs of damage to the goods.Airfreight Replacement: Cover for the reasonable costs of air freighting damaged goods insured to the repairer for repair and return, or replacement parts from the supplier, following loss or damage covered by the policy. Maximum £100,000 any one incidentContainer Demurrage Charges: Cover for any late penalty and/or demurrage charge for holding any container, trailer or rail car past the original agreed date at our direction. Maximum £10,000 any one incident.Customs Damage: Cover for loss of or damage to the goods insured directly caused by legal actions of customs inspectors or other authorized government agencies during the course of their inspections.Debris Removal: Cover for costs reasonably incurred to remove, dispose of and/or destroy the debris of the damaged goods insured.Fumigation: Cover for fumigation expenses incurred to minimise or avoid a loss. Non-Delivery: If there is any claim for non-delivery of goods insured we will pay the claim in full after 30 days, provided that the goods insured remain unlocated and you have taken all reasonable steps to locate them.Packer's Premises: Cover for loss of or damage to the goods insured while at a packer's premises for up to 30 days.Pollution Hazard: Cover for loss of or damage to the goods insured caused by governmental authorities acting in the public interest to prevent or mitigate a pollution hazard following loss or damage covered by the policy.Warehouse to Warehouse Cover: Cargo cover starts from the time the goods insured leave any supplier's premises, notwithstanding that the goods insured may have been purchased on terms which provide that the seller's responsibility ceases at any point prior to delivery.Fast Track Claims Service: If your claim is for £5,000 or less we can speed it through our system.

Underwriting Appetite Cargo

Within Appetite

Digital

- UK domiciled clients
- Available on an annual or single voyage basis
- UK Storage – up to 10 locations and a maximum sum insured of £2.5m
- Goods in Transit – Inland Transits - United Kingdom, Northern Ireland, the Channel Islands and the Isle of Man
- Imports and Exports - Western Europe, Eastern Europe, North America, Middle East, Far East, Australia or the Indian Sub-Continent, Rest of World and World to World
- Cover can be extended to include exhibitions and tools and samples

Regional

- Digital capability plus:
 - **Storage outside the UK**

Out of Appetite

Digital & Regional

- Excluded territories and any country where local legislation precludes the insurance from being placed outside of the country

Underwriting Appetite – Subject Matter Insured

Within Appetite

Out of Appetite

Digital – Without referral

- Building materials
- Cement
- Chemical products in bags, drums or bulk
- Computer hardware (excluding laptops)
- Computer software (including games)
- Electrical Goods – Brown and White
- Foodstuffs
- Footwear
- Fragile Items
- Furniture – assembled and flat packed
- Ironmongery
- Machinery
- Metals
- Musical Instruments
- Paper in bulk
- Paper –stationary items
- Pharmaceutical products - ambient temperature
- Pharmaceutical products - temperature controlled
- Rubber shipments - in bulk
- Sports equipment (excluding clothing)
- Textiles - carpets, rugs, floor coverings and similar items
- Textiles - cloth, trimmings etc
- Textiles - clothing, accessories and hand bags – Designer
- Textiles - clothing, accessories and hand bags - unbranded
- Timber - lumber, planks and boards etc
- Timber - products (i.e. fence panels, log cabins etc)
- Toys and games (excluding computer games)

Digital – with referral

- Caravans
- Computers - laptops and memory chips
- Containers
- Dry bulk and liquid cargoes
- Fine art
- Fish farms and associated products
- Hand-held/in-car satellite navigation equipment
- Jewellery - including watches
- Mobile phones and plasma screens
- Motor vehicles - commercially for sale shipped containerised
- Motor vehicles - private shipped containerised
- Motor vehicles - private shipped un-containerised
- Motor vehicles - vintage shipped containerised
- Motor vehicles - vintage shipped un-containerised
- Negotiable instruments and specie
- Perfumes and cosmetic products
- Plants, flowers and produce -fresh shipped under refrigerated conditions
- Portable buildings
- Precious metals (including bullion) and stones
- Project cargo/heavy lifts
- Skins, hides and furs
- Underwater equipment
- Wines, beers and spirits
- Yachts/boats -shipped as cargo

Regional

Digital capability plus
A wide open appetite subject to Aviva Group boundaries i.e. Weapons, Coal etc.

Digital & Regional

- Cash, cheques, credit cards
- Guns and ammunition
- Household/personal effects
- Household/personal effects - including motor vehicle(s) shipped containerised
- Household/personal effects - including motor vehicles shipped unpacked
- Pyrotechnic products
- Sim cards

The party who has to purchase marine cargo insurance for a transit of goods is often dictated by the terms of the sales contract between buyer and seller – with Incoterms® often being used.

- There are 11 acronyms used to describe who is responsible for the risks and costs of carriage during a typical transit of goods from seller to buyer, e.g. FOB or CIF.
- These acronyms are governed by the International Chamber of Commerce and are known as Incoterms®.
- The selected Incoterm® is set out in the contractual 'Terms of Sale' between buyer and seller.
- The Incoterms® determine who has an insurable interest at any given point of a journey and who is responsible for the loss/damage and for covering the costs.



These are the four most commonly used Incoterms®

Incoterm®	Cost of Transportation (Carriage)	Transfer of Risk	Insurance
Ex Works (EXW)	Buyer, from the point of collection from the seller's warehouse.	When goods are made ready for the buyer to collect from seller's location.	Buyer, from point of collection from the seller's location. No obligation.
Free on Board (FOB)	Seller, until the goods are loaded on to the vessel. Buyer thereafter.	When goods are loaded on to the vessel.	Seller, until the goods are loaded on to the vessel. No obligation. Buyer thereafter.
Cost, Insurance and Freight (CIF)	Seller, up to the goods arriving at the named port of destination. Buyer thereafter.	When goods are loaded on to the vessel (as per FOB).	Obligation on the seller, up to the goods arriving at the named port of destination (e.g. Southampton). Buyer thereafter.
Delivered Duty Paid (DDP)	Seller, up to the goods arriving at the buyer's named place, cleared for export and imports and with all duties paid. Buyer thereafter.	When the goods arrive, ready to be unloaded at the buyer's named place.	Seller, up to the goods arriving at the buyer's named place. No obligation. Buyer thereafter.

Typical Cargo Institute Clauses

Introduced and formulated in January 1982 by The International Underwriting Association of London, these wordings offer standardisation and formality for cargo insurance.

- There are 3 types of cover:
 - A (All Risk)
 - B (Named Perils)
 - C (Limited Cover)
- Separate wordings are available to build cover back in for excluded War and Strikes cover. These are often given as standard by many insurers.
- The Joint Cargo Committee released revised Institute Cargo Clauses A, B and C, along with accompanying Institute Cargo Clauses War and Institute Cargo Clauses Strikes, on 24 November 2008, and implemented in January 2009.
- Separate clauses are also available and used for:
 - Air transits
 - Frozen/Chilled products
 - Commodities (e.g. Oil)
 - Timber trades

Loss or Damage cause by:	A	B	C
Grounding, Sinking or Capsizing	Yes	Yes	Yes
Overturning or Derailment of Land Conveyance	Yes	Yes	Yes
Collision of Ship or Craft with another Ship or Craft	Yes	Yes	Yes
Discharge of Cargo at Port of Distress	Yes	Yes	Yes
Fire or Explosion	Yes	Yes	Yes
General Average Sacrifice	Yes	Yes	Yes
Jettison	Yes	Yes	Yes
Total loss of package during loading/unloading	Yes	Yes	No
Earthquake, Volcanic Eruption or Lightning	Yes	Yes	No
Washing Overboard (deck cargo)	Yes	Yes	No
Seawater entering Ship, Container or Place of Storage	Yes	Yes	No
River or Lake Water entering same	Yes	Yes	No
Rainwater entering same	Yes	No	No
Malicious Damage	Yes	No	No
Theft/Pilferage	Yes	No	No
Shortage	Yes	No	No
Any risks of physical loss or damage not specified	Yes	No	No
War Risks (except Piracy)	No	No	No
Strikers, riots or civil commotions	No	No	No

Typical Cargo Insurer Clauses

Due to the standardisation by the use of the I.C.C, insurers offer additional cover via their own clauses.

Here are some common examples:-

- Airfreight Replacement

- Brand and/or Trademark Protection

- Debris Removal

- Non-delivery

- Seals Intact

- Duty

- Re-packing Costs

- Sheets, Ropes etc.

- Engineers Tools/Samples & Equipment

- Exhibitions, Trade Fairs and Demonstrations

- Storage (Outside the ordinary course of transit)

Typical Cargo Exclusions & Conditions

As is the case for most insurance classes, cover will be restricted by common exclusions and conditions.

Here are a few examples:-

- Delay

- Insufficiency or unsuitability of packaging

- Ordinary wear and tear or loss of weight/volume

- Wilful misconduct of the Insured

- Unseaworthiness of a vessel or craft

- Unfitness of container or conveyance

- Own vehicle security and maintenance

- Cutting clause

- Postal sendings

Marine Cargo – Alongside a CCI programme

How does a cargo policy work in conjunction with an insured's commercial combined programme?

Cover We will indemnify You in respect of Damage to the Property Insured occurring during the Period of Insurance at The Premises.

So what happens then when 'Property Insured's Insured' needs covering when not 'at The Premises'?
Such as raw materials on delivery? Or the finished goods being distributed for sale? GIT maybe?

Cover We will indemnify You in respect of

(1) Damage (a) to the Property Insured while in transit by the Method of Transit including
(i) loading and unloading. (ii) whilst temporarily stored during transit.

The maximum We will pay in respect of any one Occurrence is the Maximum Limit Any One Occurrence stated in The Schedule.

Goods In Transit (GIT) is available under most CCI products, however, it often has one very common disadvantage...

Exceptions The following Exceptions apply to this section in addition to the Policy Exceptions at the back of this policy.

(5) Damage

(a) occurring outside the Territorial Limits. (b) not connected with The Business.

Territorial Limits England, Wales and Scotland, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.

So, what if an insured imports items from Asia? Or exports their goods to clients in the USA?

Freight & Cargo Claims Scenarios

Freight Scenario 1

The insured's employed driver incorrectly set the temperature on a refrigerated trailer to +15c instead of -15c which caused £75,000 of damage to frozen pork.

Freight Scenario 2

£150,000 of electronics were stolen from a trailer. The curtain was slashed, and the goods stolen whilst parked overnight at a service station on the M5.

Cargo Scenario 1

Our insured's vessel ran aground in the Suez Canal. General average charges received.

Cargo Scenario 2

Fire on trailer whilst being carried by third party haulier. Total loss of £200,000 worth of home furnishings and furniture.



Our Philosophy is to put the insured, and our business partners, at the centre of what we do

Meet The Regional Marine Team

Chris Green

**Regional UK Marine
Manager**

Ben Woodman

**Regional Marine Trading &
Underwriting Manager**

Caroline Wright

**Regional Marine
Underwriting Manager**

Louise Bolton

**Regional Specialty
Operations Manager**

Gillian Robb

Adrian Bowen

Fiona Jagger

Dawn Preston

Chris Vernon

Mark Robson

Craig Irvine

Adam Derry

Jodie Price

Molly Pegg-Rudge

Daniella Wilby

Peter Spurway

Lauren Jones

Julie Hughes

Nazia Khan



Team Phone Number : **0207 764 6029**



Team email: marineuk@aviva.com

Why Aviva for Digital?



we listen & act



we quote



we convert



we support



we trade



we win*

Questions?

Find out more

For more information about the products and services we provide, visit

<https://connect.avivab2b.co.uk/broker/>

[Aviva Broker: Specialty Lines Hub - Aviva - Aviva \(avivab2b.co.uk\)](#)

Today.

Risk Management Support

Our dedicated Risk Solutions website has helpful resources, guides and expert advice to help mitigate the day to day risks businesses face. Head to [Aviva Risk Management Solutions - Aviva Risk Management Solutions](#) today.

Thank you

