



Transport & Logistics Services Insurance

Broker at **LLOYD'S**



COMELLI

SCANIA

R500

PRG-6959

We insure a full spectrum of
Supply-Chain service providers



FREIGHT
FORWARDING
& LOGISTICS
SERVICES

NVOCC
OPERATORS

AIR, SEA, LAND
FREIGHT
CARRIERS &
AGENTS

TRUCKERS,
PARCEL
CARRIERS &
BROKERS

TECH
AGGREGATORS
FOR FREIGHT &
TRUCKING

TANK OR
CONTAINER
OPERATORS

WAREHOUSE
/ DEPOT
OPERATORS

DISTRIBUTION
FACILITIES

CUSTOM
BROKERS

Broker at **LLOYD'S**



Insuring full spectrum of Business Activities

TRANSPORT OPERATORS

- Freight Forwarder
- NVOCC (issuing B/Ls)
- Chartering
- Haulier
- Tech Aggregators for freight & trucking
- Last Mile Delivery
- In-transit Warehousing
- Inland Waterway Operators
- Tank Operator
- Container Operators
- Trailer Operator
- Parcel Carriers
- NVOCC Reefer Operator
- Stack Train Operator
- Barge Operator
- Project Logistics

CARGO HANDLING FACILITIES: WAREHOUSING & DISTRIBUTION

- Dry Warehouse Operator
- Open Yard
- Reefer Warehouse / Cold Store Operator - Temperature Controlled Logistics
- Distribution Depot
- On-site Logistics
- Storage / Repair Depot
- ICD / Container Freight Station
- International Freight
- Air Freight Depot
- Intermodal Rail Depot
- Stevedoring / Terminal Operations
- Stevedoring Services


OTHER ACTIVITIES

- Ships Agent
- Air freight Agent
- Customs Broker
- Ship Operator
- Leasing Company
- Air Freight Depot
- Intermodal Rail Depot
- E-commerce Fulfillment & Delivery Solutions
- E-commerce Fulfillment
- Importer of Record
- Cross-border Delivery
- Last Mile Delivery
- Cleaning
- Crushing
- Packing
- Screening
- Collateral Management & Stock Monitoring (CMA, SMA)
- Supply Chain Solutions



We comprehensively insure all business sectors

- Automotive
- Agricultural
- Agro Commodities
- Consumer Goods
- Chemicals
- Cold Chain Logistics
- Commodities
- Contract Logistics
- Dry Bulk & Logistics
- Dangerous Goods (DG)
- Energy
- Exhibitions
- FMCG
- Fashion & Lifestyle
- Fine Arts
- Ferrous & Non-Ferrous Metals
- High Valued Cargo
- Jewelry & Precious Stones
- Healthcare
- Industrial
- Life Science
- Marine & Cruise
- Renewables
- Perishables
- Precious Metals
- Pharmaceuticals
- Project Cargo
- Paper and Pulp
- Soft commodities
- Steel
- Technology

A red semi-truck is shown from a front-three-quarter view, driving on a paved road. The truck has a large black grille, headlights, and a tall hood. The background is a clear blue sky and some greenery on the left. A black rectangular box is overlaid on the right side of the image, containing white text and a list of services.

Our scope of insurance comprehensively insures full range of freight forwarding activities:

- Truck Loads (TL)
- Full Truck Loads (FTL)
- Less than Truck Loads (LTL)
- Partial Truck Load (PTL)
- Rail Freights
- Air Freights
- International Shipping
- Expedited Freights
- Intermodal or Multimodal

INSURANCE COVERAGE :



Our insurance solutions are designed to comprehensively cover widest spectrum of risk exposures involved in supply chain transportation, freight forwarding, warehousing, distribution and logistics services. The standard cover features insurance against liabilities, costs and expenses as highlighted herein.

Additional insurance covers may also be considered to comprehensively insure your business assets, revenues, trade receivables, cyber risk exposures, all risks cover for customer cargo stored & transported.

This is just a broad glimpse of the insurance coverage options. The exact scope and details of insuring terms & conditions would be reflected in our Offer Terms Document which we prepare for each respective business proposal for our clients reflecting the specifics of their business and bespoke insurance structured based on their requirements.

Broker at **LLOYD'S**

Liabilities for loss of or damage to cargo

Liabilities arising from errors and omissions, including delay and unauthorized delivery

Third-party liabilities or Public Liabilities

Fines for regulatory breach, such as customs, pollution and safety at work

Investigation, defense and mitigation costs

Disposal costs following an accident

Legal Costs and Expenses

Quarantine and disinfection costs

General Average, Salvage Guarantees & Contributions

Loss of any possessory interest or lawful lien on Approved Cargo

Warehousemen's legal cover

Motor Truck Cargo Cover

FMC bonds for NVOCs

Business Interruption Risks

Business Assets : Property All Risks Insurance

Business Revenues : Business Interruption / Loss of Profits Insurance

Property All Risks Insurance for Customer's Stocks

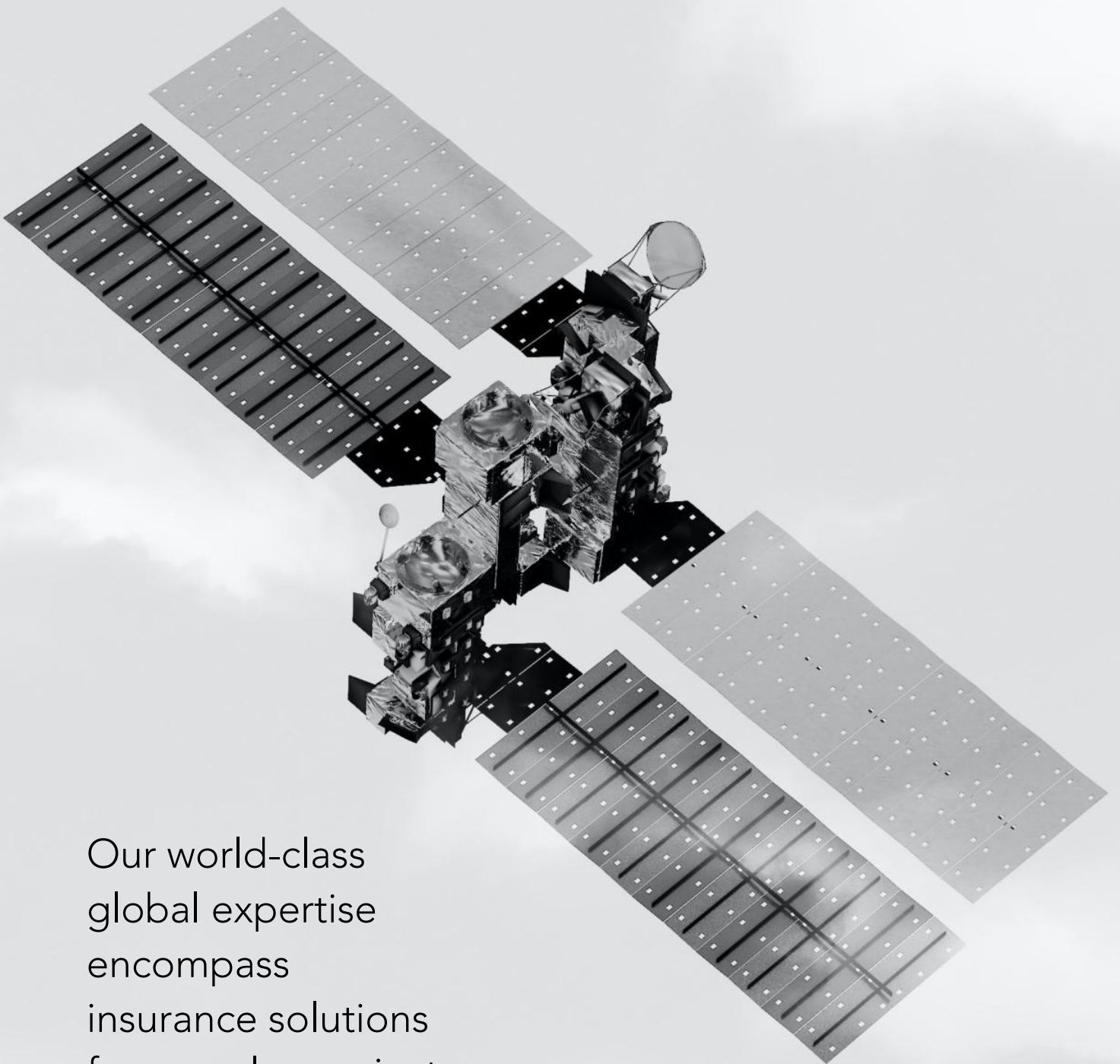
Marine Cargo 'All Risks' including War & SRCC cover for Customer's Cargo transported

Credit & Political Risks Insurance for your Receivables

Cyber Risks Insurance



Project Cargo Logistics requires bespoke insurance solutions to manage complex risk & liability exposures



Our world-class
global expertise
encompass
insurance solutions
for complex project
cargoes such as
Satellites.



COOL-CHAIN LOGISTICS requires bespoke insurance solutions to manage specialized risk & liability exposures

Our bespoke insurance solutions for Pharmaceuticals & Vaccines Supply Chains provide rapid loss-scenarios triggers assessment and fast claims settlement services.





SHIPPERS INTEREST "ALL RISKS" CARGO INSURANCE

PRUDENCE **Shipper's Interest Insurance** provides cargo owners with a **Door-to-Door** coverage of goods against **'All Risks'** of physical loss or damage to the goods whilst being transported &/or warehoused. Our world-class insurance solutions cover domestic and international shipping, warehousing and logistics for a complete spectrum of cargoes handled by 3PLs, Freight Carriers, Freight Brokers, eCommerce Vendors, Third-Party Software Providers, and Freight Aggregators for their clients across diversified business sectors and industries.

This value-added insurance solution, provides an opportunity for 3PL & Freight Services Companies to offer **"One-Stop-Insurance-Solution"** to its customers complementing their core services. Our industry-leading online system by underwriting partners can instantly quote and bind coverage for everything from highly sensitive electronics, chemicals, pharmaceuticals to FMCG, lifestyle goods and complex project cargoes - **no matter what you ship and warehouse, we have you covered.**

This value-added service not only enhances the relationships with your clients, it also provides you an extra layer of protection when your Carrier's / Haulier's / Freight Services Liability Insurance policy does not respond to a claim e.g. natural disaster or force majeure events. The Shipper's Interest Insurance Policy does not need the shipper to provide any negligence, which avoids legal action and keeps the 3PL/Freight Forwarder as a neutral third party. Finally, this coverage also prevents claims being filed against the 3PL/Freight Forwarder or their contingent policy, saving both on internal and legal costs and expenses.



GROUNDING OF VESSEL M.V. EVER GIVEN in SUEZ CANAL

- Casualty date: 23 March 2021 ; Refloated on 29 March 2021 (after 6 days)
- US\$ 9.6 Billion worth of trade halted daily due to blockage of Suez Canal.
- US\$ 58 Billion worth of trade disrupted during 6 days period.
- Vessel, upon refloating, was arrested by Suez Port pending payment of compensation claim of USD 916 Million towards costs, expenses, losses & loss of reputation due to Suez Canal blockage caused by EVER GIVEN.
- This was one of the world's largest General Average Claim and cargo interest contribution called for was 15.5% of the CIF value of cargo.

Because Carriers limit their liability

Limitations of the carrier's liability

The liability of the carrier, and accordingly the forwarder, for loss and damage to cargo is limited by international conventions, agreements and protocols including, without limitation:

For Air Freight

[The Warsaw Convention](#) and [The Hague Protocol](#) which limit the forwarder's liability to an amount no greater than 250 (two hundred fifty) francs or 19 SDR per gross kilogram of the cargo lost or damaged.

For Road Haulage

[The CMR Convention](#) which limits the liability of the forwarder to an amount no greater than 8.33 SDR per gross kilogram of the cargo lost or damaged.

For Sea Freight

[The UN Convention on the Carriage of Goods by Sea](#), which limits the carrier's liability for damage caused to 835 SDR per package or 2.5 SDR per kilogram of gross weight of the cargo lost or damaged.

For Carriage by Rail

[The Convention concerning International Carriage by Rail \(COTIF\)](#), which sets the limit for the liability of European railways at 17 SDR per kilogram gross weight of cargo lost or damaged.

Limitations of liability of third parties

The freight forwarder may involve third parties to organize shipment of a particular cargo. The third parties may be cargo agents, customs authorities, brokers, warehouse employees, port authorities, ground handling agents, and others.

The liability of third parties for loss or damage of cargo is limited by local laws of the countries in which the third parties provide services and where the loss or damage of cargo occurred e.g. National Association of Freight & Logistics (NAFL) (www.nafl.ae) in the Arabian Gulf Cooperation Council countries.

Cargo Carriers such as shipping, airlines and road hauliers are not usually liable for losses that are accidental, unforeseeable, and beyond their reasonable control. For example, carriers are not commonly responsible for the following causes of loss because they are beyond their reasonable control:

- Fire, unless caused by the actual negligence or fault or knowledge of the carrier or warehouseman
- Natural disasters or Act of God perils such as earthquake, storm, cyclone, lightning, hurricane etc.
- Stranding, sinking, capsizing, or collision of vessel caused by storm
- Any loss/damage to goods due to their Inherent Vice such as rusting, decay, spoilage, shelf-life reduction, etc.
- Accidental collision of road conveyance where your carrier/transporter is not at fault.
- Improper or inadequate or defective packing of cargo by shipper.
- Political events such as war, civil war, terrorism, strikes, lockouts, civil commotions
- Government actions, such as, quarantines, confiscation, deliberate damage to prevent pollution, embargoes etc.

In order to be compensated by a carrier for any physical loss or damage to your cargo, you must be able to prove that they are negligent, and the onus / burden of proof to establish this element of negligence or fault lies on the carrier, falls on you as a cargo owner.

Additionally, even if the Carrier is proved to be responsible for the loss/damage, a carrier's or warehouse operator's liability for lost or damaged cargo may be limited based on the documentation they've issued and also any prevalent liability limitation regulations in vogue. Thus, the amount recoverable from carriers is usually much less than the actual claim amount based on the actual value of cargo lost or damaged.

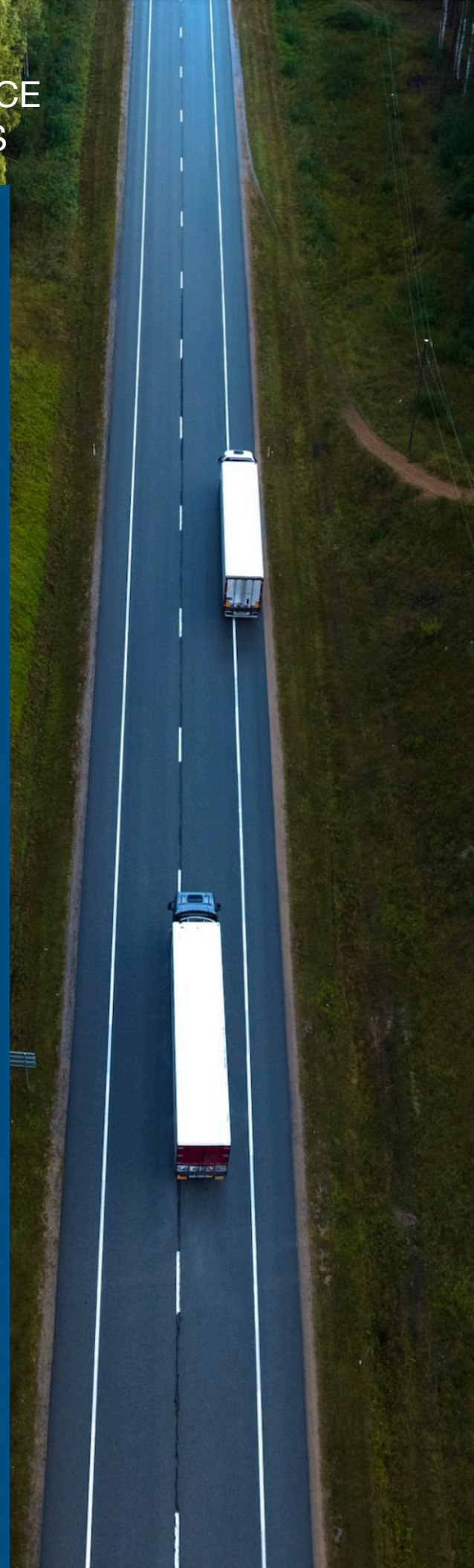
The best solution is to have a Cargo Insurance or avail one thru Shipper's Interest Insurance where a cargo owner don't need to establish any negligence and the insurance covers 'All Risks' of physical loss or damage to the cargo upto its full value and on a door-to-door basis, thus providing a robust financial protection for cargo owners.

COMPREHENSIVE CARGO INSURANCE STRUCTURED ON A BESPOKE BASIS

You ship it, we insure it !

Prudence beneficially provides you with world-class coverage, underwriting & claims capabilities thru our global S&P AA+ & A+ insuring partners offering you an “All-Risk” Shipper’s Interest Insurance. The program is structured on a bespoke fashion with a competitive premium structure best meeting your company’s specific requirements and goals, with following USP features :

- “All Risks” insurance cover for direct physical loss or damage to cargo based on ICC ‘A’ Clause, Institute Strikes Clauses & Institute War Clauses (for international transits).
- No or very low deductible.
- ‘Door to Door’ coverage including loading and unloading risks.
- Full value indemnification based on Cost, Insurance & Freight (CIF) + 10% for lost or damaged cargo shipments.
- ‘Stock-Throughput’ (STP) extension to cover storage/warehousing risk exposures of cargo.
- World-wide coverage with any carrier, including multimodal transportation.
- Global claims servicing infrastructure thru +260 Lloyd’s Survey Agents covering +170 countries.
- + US\$ 100 Million Underwriting Capacity thru our world-class insuring partners.
- Flexible policy structure - from Shipment-Specific basis to Annual Open Cover basis - best catering to your clientele requirements.
- On-line System Access providing flexibility to issue Certificate or Policy of Insurance on 24-7-365 days basis from any of your world-wide offices.





COMPREHENSIVE “ALL RISKS” INSURANCE PROTECTION :

We ensure that your cargo is comprehensively insured against ALL RISKS of accidental external fortuitous loss &/or damage during the course of transportation, storage and handling. Our widest protection best safeguards your cargo interests and offers you a complete peace of mind. Below is a brief summary of risks covered, and please note that actual coverage shall be as quoted on client-specific case to case basis.

Institute Cargo Clauses (ICC) ‘A’ covers

Any loss of or damage to the Insured cargo reasonably attributable to:

1. Fire
2. Explosion
3. Stranding
4. Grounding
5. Sinking
6. Capsizing
7. Overturning of land conveyance
8. Derailment of land conveyance
9. Collision
10. Discharge of cargo at port of distress
11. Earthquake (including Tsunami)
12. Volcanic Eruption
13. Lightning
14. General Average Sacrifice
15. Jettison
16. Washing Overboard
17. Entry of sea, lake, river water
18. Total loss of any package lost overboard or dropped whilst loading/offloading
19. Any other accidental extraneous perils other than excluded
20. Contamination
21. Tainting
22. Shortage
23. Theft, pilferage
24. Non-delivery
25. Accidental leakage, seepage, spillage
26. Abnormal transit stress
27. Improper stowage, securing, lashing, dunnage etc.
28. Mishandling of cargo
29. Natural disaster(s)
30. Breakdown of refrigeration system of transport
31. Negligence of 3PL, Carrier, Port Authorities, Stevedores etc.
32. Forwarding charges due to transit disruption
33. Sue & Labour / Loss Minimization Expenses
34. General Average & Salvage Charges
35. Liability under Both to Blame Collision Clause of B/L

Institute War Clauses covers :

Any loss or damage to the insured caused by :

1. War
2. Civil War
3. Revolution
4. Rebellion
5. Insurrection
6. Civil Strife
7. Any hostile act by or against a belligerent power
8. Capture
9. Seizure
10. Arrest
11. Restraint
12. Detainment
13. Derelict mines, torpedoes, bombs or other derelict weapons of war
14. General Average
15. Loss Minimizing Cost / Charges under 'Duty of Assured' Clause

Institute Strikes Clauses covers:

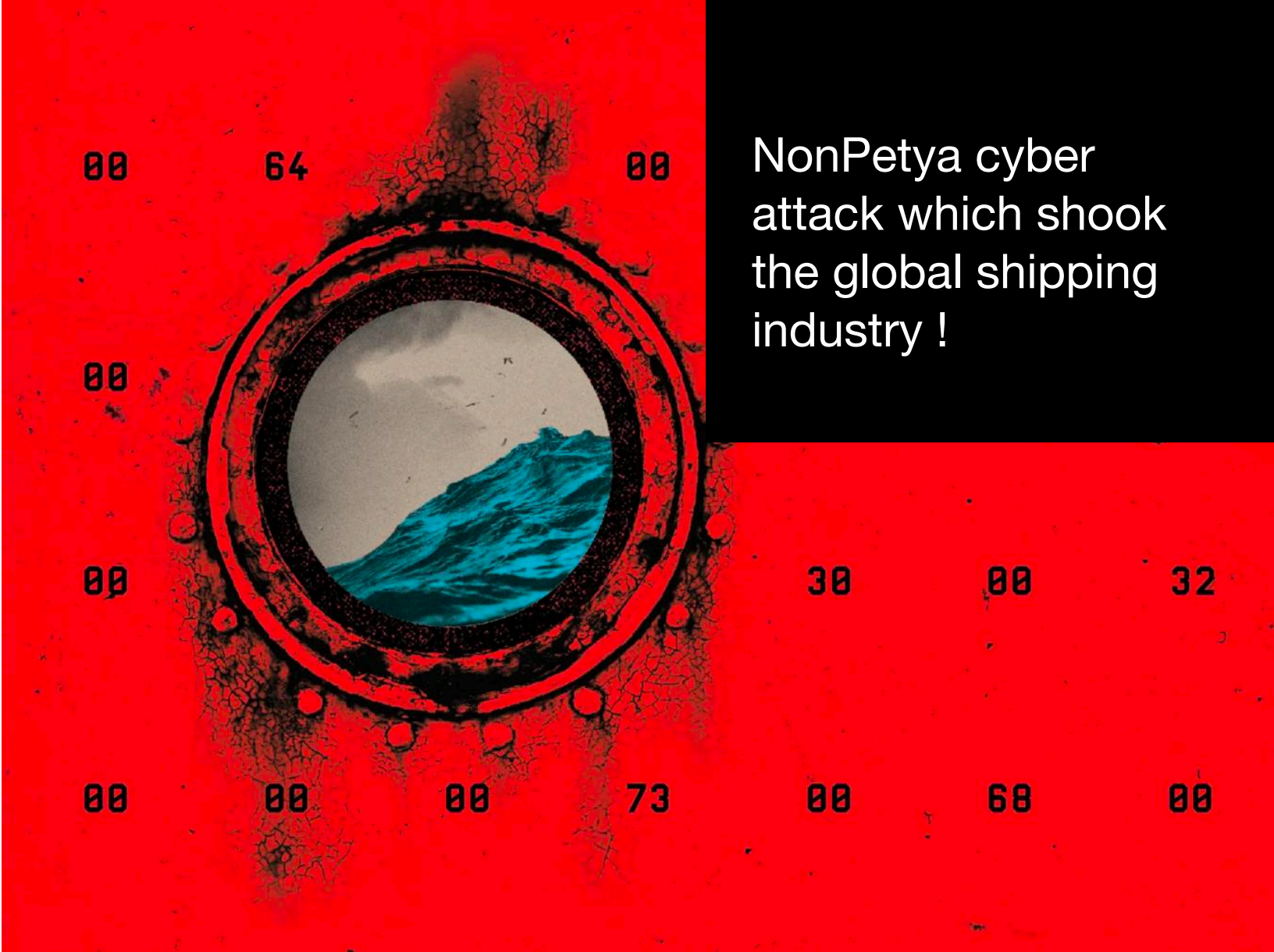
Any loss or damage to insured cargo caused by :

1. Strikers
2. Locked out workmen
3. Persons taking part in labour disturbances
4. Riots
5. Civil Commotions
6. Terrorism
7. Any person acting from a political, ideological or religious motive
8. General Average
9. Loss Minimizing costs/charges under 'Duty of Assured' Clause



CYBER RISK

Cyber Risk is no longer just an IT-based risk but also a major business risk that is being considered at company board and ownership levels. According to surveys, 99 per cent of all boards of directors discuss cyber risk on a regular basis, and 80 per cent of CEOs consider cyber risk the number one threat to business growth. Cyber Risks continue to pose biggest emerging risk for shipping and logistics companies.

A porthole view of the ocean with a red digital overlay and binary code. The porthole is circular and framed by a dark, textured border. The ocean is visible through the porthole, with waves and a cloudy sky. The background is a dark red color with a grid of binary code (0s and 1s) scattered across it. The text 'NonPetya cyber attack which shook the global shipping industry!' is written in white on a black background in the upper right corner.

NonPetya cyber attack which shook the global shipping industry !

A.P. Møller-Maersk, the world's largest shipping companies hauling over 20% of world's shipping containers suffered NotPetya cyber attack on in June 27, 2017, the most devastating which the global shipping & logistics industry has ever experienced to date.

In just about 7 minutes, 45,000 PCs, 4,000 servers and 2,500 applications across 600 offices in 130 countries were affected over the course of 10 days requiring reinstallation of the entire infrastructure.

Maersk remarkably covered 80% of all shipping volume without any IT which is an impressively herculean task for a company where a ship with 20,000 containers would enter a port every 15 minutes, and for 10 days you have no IT.

The estimated **business interruption** costs of NonPetya damage to Maersk ranged cir **USD 300 Million**, a damage tag that both US pharmaceuticals giant Merck and US based International courier service FedEx also put on the NonPetya aftermath.

What Cyber Risks Insurance offers ?

COVERAGE FOR :

- Third-party claims arising out of, or alleging financial loss as a result of, a failure of the insured's network security or a failure to protect confidential information.
- Investigation and defense of regulatory actions arising out of a failure of the insured's network security or a failure to protect confidential information, including coverage for such fines and penalties if allowable by law.
- PCI-DSS (Payment Card Industry Data Security Standard) assessments for the failure to protect payment card data.
- Costs of notifications, public relations and other services to assist in managing and mitigating a cyber incident; legal consulting and identity monitoring costs for victims of a breach are included.
- Forensic investigation costs due to a covered cyber event.
- Costs to restore electronic data from duplicates or, if not possible, costs to research, gather and assemble electronic data due to a covered cyber event.
- Reimbursement of ransom payments incurred in terminating a covered cyber event.
- Business income loss resulting from physical damage to property due to a covered cyber event.
- Loss associated with first party property damage due to a covered cyber event.
- Third-party claims alleging bodily injury or third party property damage caused by a security failure or privacy event.
- Third-party claims alleging bodily injury and third party property damage caused by a breach of a computer system that is part of an insured's product.

CREDIT INSURANCE



Freight & Logistics

Our Credit Insurance solutions encompass conventional transportation & logistics service providers & also latest Aggregator Platform Services disrupting the transportation industry.

Our bespoke Credit Insurance is also efficiently deployed as a risk mitigant and risk collateral to raise Investor Finance to drive expansion & growth in this specialized service industry.

Freight & Logistics Services providers are generally paid on Credit Basis i.e. after the services have been rendered. Trade Receivables form a substantial part of Balance Sheet's Current Assets. In today's challenging competitive business environment coupled with drive to grow and expand the business, it is very essential for Corporates in freight and logistics services industry to beneficially avail Credit Risks Insurance to secure against the risk of non-payment or default by customers.

You benefit from 3 essential services :

1. Credit Intelligence Services, spanning +290 million monitored corporates globally.
2. Debt Collection Services globally.
3. Claims Payment Service upto 90% of outstanding invoices in the event of non-payment or default of credit insured customers.

Credit Insurance is also increasingly used by Corporates to tap into or optimize Trade Receivables Financing using Factoring and Securitization.

Credit Intelligence Debt Collection Claims Payment



These are the 3 hallmark services offered by our Trade Credit Insurance solutions to businesses and financial institutions globally.

All our specialty Credit Insurers enjoy financially strong **S&P 'A+'** & above ratings reflecting excellence in world-class insurance protection.

Broker at **LLOYD'S**

www.prudence-TCI.com

CREDIT INSURANCE RISKS COVERED

Payment Default

Performance
Default

Insolvency

Force Majeure /
Natural Disaster
Events

Contract
Frustration

Non-honoring of
Corporate Parental
Guarantee

Pre-shipment
Credit Risk (Loss
of pre-delivery
costs)

Non-
honoring of
payment
instruments like
B/G or L/C

Govt. sponsored
acts before & after
shipment

Non-delivery of
prepaid goods
(Advance
Payment Risk)

Public Buyer
Default

Currency Transfer
Difficulties,
Inconvertibility

Discharge of Debt

Government
Moratorium

War,
Civil War,
Coup d'etat,
Rebellion

Terrorism

Political Violence
(PV)- Strikes,
Riots, Civil
Comotions
(SRCC)

Forced
Abandonment due
to Political
Violence

Selective &
Discriminatory
Actions by
Government

Breach or
unilateral
renegotiation of
concessions,
agreements, PPA

Confiscation

Expropriation

Nationalisation

Requisition

Sequestration

Forced Divestiture

Embargo

Cancellation of
operating licenses
or concessions


Inability to
repatriate dividends
or intercompany
loans

Wrongful calling of
contractual bonds

Cancellation of
import and/or
export licenses

Refusal to pay
arbitration awards

Mitigating
risk is the
mark of
resilient
companies



Our courtesy advisory services encompass vital legal aspects of business & operations from a Risk Management perspective.

BUSINESS
& OPERATIONS
RISK EXPOSURE
REVIEW

CARGO
LIABILITY
EXPOSURE
REVIEW

CONTRACTING
& SUB-
CONTRACTING
EXPOSURES
REVIEW

STANDARD
TRADING &
SERVICE TERMS
DRAFTING &
REVIEW

CLIENT SPECIFIC
CONTRACTS,
AGREEMENTS &
SERVICE TERMS
ADVISORY
REVIEW

ADVISE ON
LIABILITY,
LIMITATION,
FORCE MAJEURE
& INSURANCE
CLAUSES

COLLATERAL
MANAGEMENT
AGREEMENT
(CMA)
ADVISORY
REVIEW

STOCK
MONITORING
AGREEMENT
(SMA) ADVISORY
REVIEW

CREDIT
RISK EXPOSURE
REVIEW,
MANAGEMENT &
INSURANCE

RISK MANAGEMENT FOR BUSINESS RESILIENCE



WAREHOUSING
LOSS CONTROL
& RISK MANAGEMENT
SERVICES

RISK MANAGEMENT FOR BUSINESS RESILIENCE



Our Value-Added Services are immensely beneficial to our clients as we share *Best-Practices in Risk Management & Loss Control* by our world-class insuring partners helping to avoid, control and minimize supply chain & disruption losses.



- ▶ Complete supply chain surveys.
- ▶ Handling, stowage and securing guidelines for general cargo, specific bulk commodities, dangerous goods and heavy life shipments.
- ▶ Vessel selection / pre-approval (Bulk & Break-bulk shipments).
- ▶ Pre-shipment, Loading & Discharge Surveys recommendations (Bulk & Break-bulk shipment).
- ▶ Supervisory Risk Management Surveys (Project Cargo shipments).
- ▶ Guidance on adherence to applicable regulations such as IMDG Code, CSS Code, IMSBC Code or the IBC Code.
- ▶ Analysis and guidance on route assessments, tug and barge suitability, bollard pull requirements, towing arrangements, transport method statements, lifting gear and rigging assessments as well as “cradle to grave” monitoring of critical project cargo shipments.
- ▶ Warehouse surveys and risk assessments for fire, theft and natural hazard exposures as well as potential maximum loss based on relevant exposures and mitigation factors.
- ▶ Cargo Security consultation on exposures and vulnerabilities; auditing existing policies and procedures; assisting with the implementation of industry best practices.
- ▶ Packaging assessments, Packaging consultation & detailed cargo condition assessment.
- ▶ Cool Chain investigations
- ▶ Theft prevention risk management
- ▶ Supply chain service provider reviews
- ▶ Documentation reviews
- ▶ 3PL Contracts vetting & advisory
- ▶ CMA & SMA Contracts vetting & advisory
- ▶ Post loss surveys
- ▶ Trending analysis

LLOYD'S OF LONDON
since +330 years continues
to pioneer innovative
insurance solutions for
Global Supply Chain &
Logistics Industry

We at PRUDENCE, as a LLOYDS OF LONDON BROKER thru our global offices, beneficially bring you a combination of world-class solid international underwriters, global expertise, global experience ad state-of-the-art insurance protection for covering your Supply Chain Logistics & Transportation risk exposures.

Broker at **LLOYD'S**

Global Choice

Lloyd's is the world's largest insurance market place and global distribution network with access to onshore insurance and reinsurance in over 100 countries, through a single market

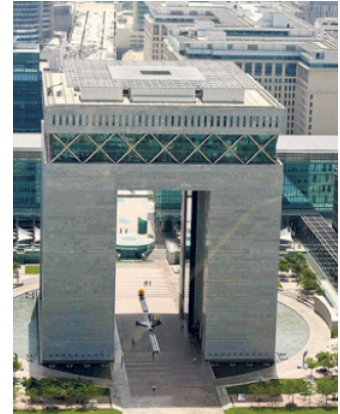


Broker at **LLOYD'S**

Let's start a dialogue:



Dr. H.C. Barke
President & C.E.O.



Doctorate (Hons) in Risk Management & Insurance
WHARTON, University of Pennsylvania - Advanced Management Program (AMP-87)
CORNELL - CXO Leadership Program
HARVARD Business School - Disruptive Strategy
WHARTON - Entrepreneurship Acceleration Program - Scaling Your Business
CPCU(USA), AMIM(USA), AIC(USA), ARe(USA),
ACII(London), Chartered Insurer(London), AIRM(London),
FIII, AIII(General), AIII(Marine), B.Com (Finance), LLB
PGDM(Marketing), MIWWHS(USA), MCPCUS(USA),
Dipl. Da Vinci's Vitruvian Man (IBC - Cambridge)
Dipl. King's College (IBC - Cambridge), Dipl. Pi (IBC - Cambridge)
Certificate of Distinction (Insurance & Risk Management), IBC - Cambridge
'2000 Outstanding Intellectuals of 21st Century' - IBC, Cambridge
Emerald Member - Madison International Who's Who, USA
VIP Member - International Who's Who Historical Society, USA
Diplomat Member - The Global Alliance for International Advancement
US American Order of Merit - Insurance & Risk Management, USA
ABI World Laureate - Insurance & Risk Management, USA
HARVARD Business Review - Advisory Council Member

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U.A.E.



Empower Trade



PRUDENCE

Managing Risks, Optimizing Opportunities

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LLOYD'S

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