



How does your current coverage stand up to our new Cargo Pak coverage offerings?

Travelers Cargo Pak includes *Carriers Cargo Pak*SM for motor carriers and *Cargo and Logistics Pak*SM for providers who offer services in addition to carriage¹.

Operational Exposures		Travelers Cargo Pak ¹	Competitors
1	Haul is not under a <i>written</i> contract or Bill of Lading	<input checked="" type="checkbox"/> Covered	<input type="checkbox"/> Covered?
2	Cargo is not in “ordinary course of transit” while it may be temporarily stored	<input checked="" type="checkbox"/> Covered	<input type="checkbox"/> Covered?
3	Cargo that is <i>not</i> in insured’s care, custody and/or control	<input checked="" type="checkbox"/> Covered	<input type="checkbox"/> Covered?
4	Carrier acts as a Cargo Broker	<input checked="" type="checkbox"/> Covered – by <i>Cargo and Logistics Pak</i> SM only	<input type="checkbox"/> Covered?
5	Cargo handling equipment such as tarps, fork lifts, chains, dollies, pallets <i>owned</i> by insured	<input checked="" type="checkbox"/> Covered up to \$25,000	<input type="checkbox"/> Covered?
6	After an accident, cargo may not have salvage value - but there is still a bill from the tow, storage or salvage company	<input checked="" type="checkbox"/> Covered up to \$25,000	<input type="checkbox"/> Covered?
7	Government authority orders the destruction of the cargo • FDA • US Customs • State Police	<input checked="" type="checkbox"/> Covered	<input type="checkbox"/> Covered?
8	Liability for shipper’s control of Covered Property following loss by a covered cause of loss, when permitted under written contract such as: • repairs • salvage • labels	<input checked="" type="checkbox"/> Covered	<input type="checkbox"/> Covered?
9	Reward for the recovery of stolen Covered Property that is covered by their policy	<input checked="" type="checkbox"/> Covered up to \$5,000	<input type="checkbox"/> Covered?
10	Liability for contract penalties for delay in delivery of cargo because of a covered loss to cargo	<input checked="" type="checkbox"/> Covered by special endorsement up to the limit specified in the endorsement	<input type="checkbox"/> Covered?



Operational Exposures		Travelers Cargo Pak ¹	Competitors
11	Release of pollutants damages cargo	<input checked="" type="checkbox"/> Covered	<input type="checkbox"/> Covered?
12	Insured's employee voluntarily releases the cargo to the wrong consignee or a fraudulent party	<input checked="" type="checkbox"/> Covered ²	<input type="checkbox"/> Covered?
13	Dishonest acts by: • employees • independent contractor	<input checked="" type="checkbox"/> Covered ²	<input type="checkbox"/> Covered?
14	Cargo is contaminated by a foreign substance	<input checked="" type="checkbox"/> Covered	<input type="checkbox"/> Covered?
15	Spoilage and change in temperature causes damage to cargo	<input checked="" type="checkbox"/> Covered ²	<input type="checkbox"/> Covered?
16	The value of cargo liability will depend on the terms of the contract or common haul	<input checked="" type="checkbox"/> Values cargo liability at the amount of the insured's legal liability. However, <i>at the insured's discretion</i> , the destination market value may apply	<input type="checkbox"/> Covered?
17	Waiver of subrogation <i>after a loss</i> against an interline carrier, logistic provider or other bailee	<input checked="" type="checkbox"/> Allowed when contract provides for apportionment of loss	<input type="checkbox"/> Allowed?
18	Cargo hauled for no charge: • disaster relief • gratuitous haul	<input checked="" type="checkbox"/> Covered	<input type="checkbox"/> Covered?
19	Cargo is damaged by rain, sleet, hail or snow	<input checked="" type="checkbox"/> Covered ²	<input type="checkbox"/> Covered?
20	Cargo is damaged by riots, strikes, or civil commotion	<input checked="" type="checkbox"/> Covered	<input type="checkbox"/> Covered?

¹References apply to both policies unless otherwise specified.

²Covered unless excluded by endorsement.

TWENTY reasons to work with Travelers Inland Marine for the coverage and services that bring the best value. Contact us to learn more: Travelers.com/inland.



The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com

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