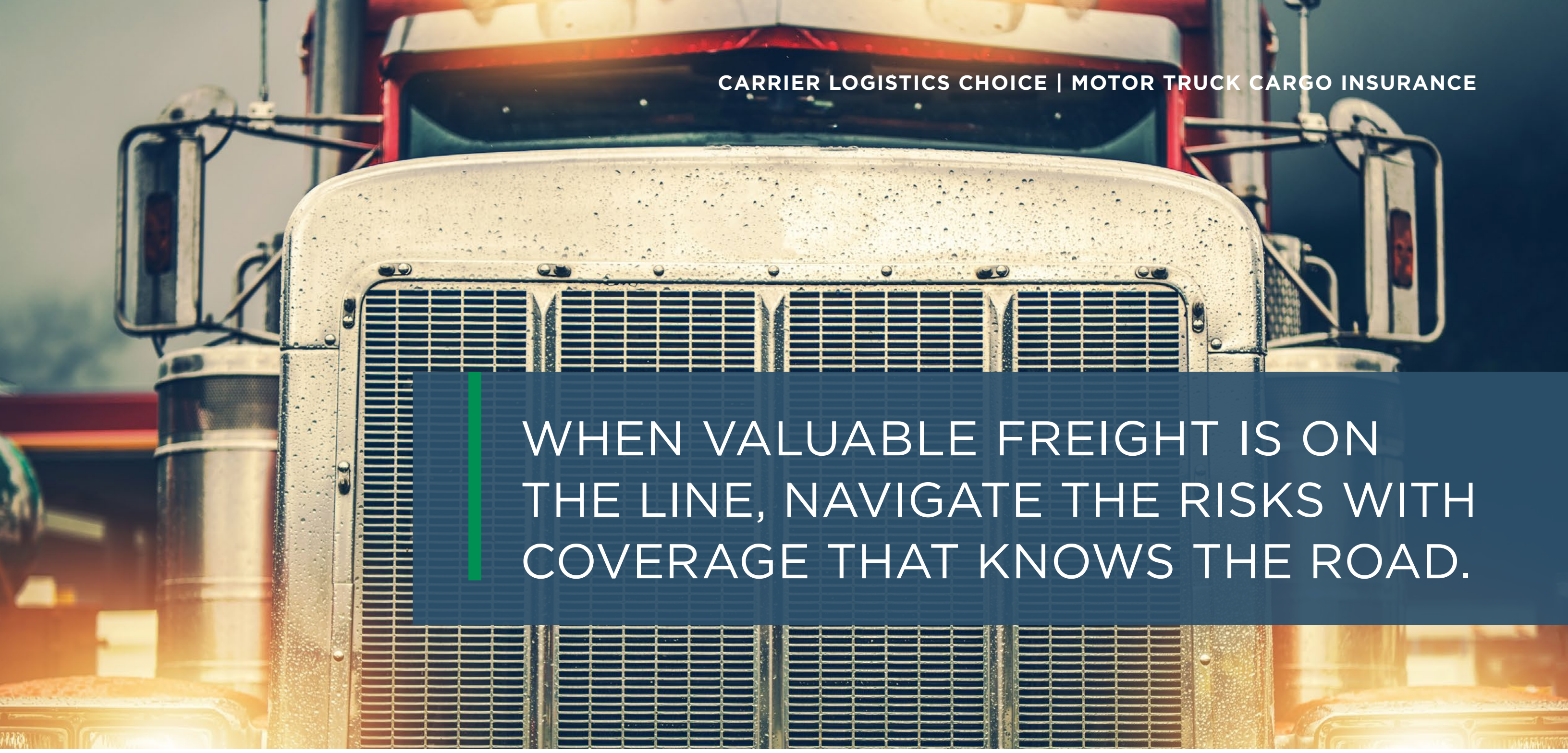


WHEN VALUABLE FREIGHT IS ON THE LINE, NAVIGATE THE RISKS WITH COVERAGE THAT KNOWS THE ROAD.

COUNT ON THE HARTFORD FOR CARGO PROTECTION

Broad coverage that includes:

- Spoilage due to change in temperature
- Rust/corrosion
- Fictitious pick-up/ voluntary parting
- Employee dishonesty
- Trailer interchange
- Duty to defend
- Waiver of theft deductible for cargo equipped with location tracking device

The Hartford's Carrier Logistics Choice provides motor truck cargo coverage across the entire spectrum of logistics operations – including and beyond road events:

- **Motor Carrier**
- **Freight Forwarder**
- **Warehouseman**
- **Incidental Transportation Broker**
- **Bailee**

A policy from The Hartford provides essential protection options and the flexibility to customize limits of insurance and optional coverages to fit most companies' needs and exposures.

COVERAGE HIGHLIGHTS

Customized limits of insurance – customize limits for cargo while in transit, while in storage at a warehouse or while at a scheduled or unscheduled terminal location.

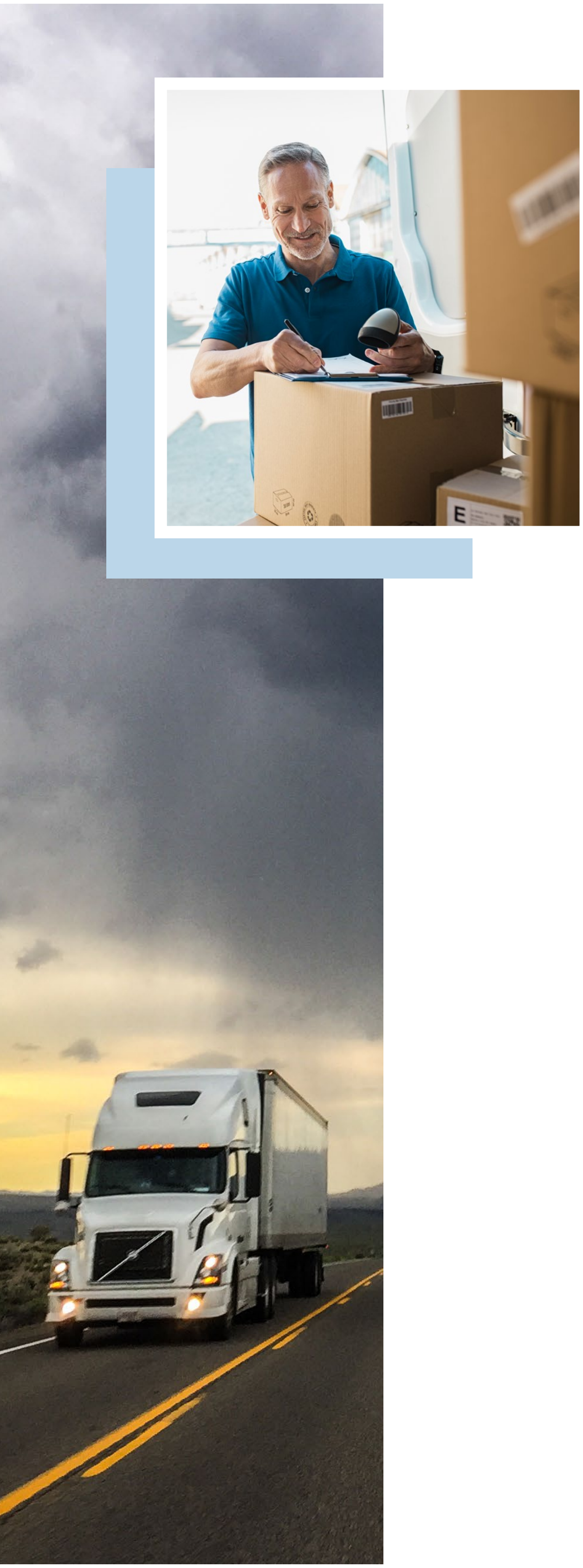
Coverage for transportation brokers – coverage for exposures faced by transportation brokers.

Coverage for storage – optional storage coverage for covered property not in "due course of transit."

Employee and subcontractor dishonesty – coverage for dishonest acts by employees and subcontractors.

Right and duty to defend – defense costs associated with a loss "outside" of limits.

Selling price option – calculation of the value of damaged property (which was sold prior to loss) on a selling price basis, when requested.



STANDARD COVERAGES

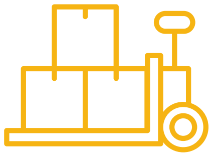
We automatically provide for the following coverages up to the Limit of Insurance shown in the policy:

- **Loss mitigation expenses** – significant expenses incurred to mitigate a cargo loss such as offering a reward for lost or stolen property or expenses associated with recovering or protecting property.
- **Debris removal expenses** – costly expenses associated with the removal and disposal of property after a loss.
- **Pollutant cleanup and removal expenses** – court-ordered expenses incurred for pollutant cleanup from land or water.
- **Earned freight charges** – earned freight charges that are uncollectible due to a covered loss to covered property.
- **Contract penalties** – liability for contract penalties for delivery delays related to covered loss to covered property.
- **Trailer interchange** – coverage for liability assumed for cargo and non-owned trailers that are used in the hauling of such cargo.
- **Reusable packing containers** – non-owned packing containers used in transporting cargo for which responsibility may be held.
- **Spoilage** – damage to covered property due to spoilage as a result in change in temperature.
- **Rust, corrosion or contamination** – damage to covered property due to rust, corrosion or contamination.
- **Voluntary parting (i.e., fictitious pick-up) and employee dishonesty** – no exclusion.
- **Deductible waiver for freight protected by location tracking devices** – incentive for going above and beyond to protect cargo from theft by equipping it with operational location tracking devices.

POWER UP YOUR PROTECTION WITH OPTIONAL COVERAGE

- **Separate limits for named shippers** – coverage available by endorsement when a shipper requires separate limits of insurance under the terms of the policy.
- **Separate limits for specified trips** – similar to named shippers coverage, an endorsement available to increase or arrange for separate limits for specific hauls.

THE HARTFORD



RELY ON US FOR ALL OF YOUR BUSINESS INSURANCE

Simplify your risk management program by consolidating protection through The Hartford.

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Every business has unique challenges, deadlines and pressures. No one understands that better than The Hartford. Depend on us for:

- Marine specialists who work with you to design the right coverage.
- Motor truck cargo liability claims specialists who handle claims quickly and efficiently.

200+ YEARS OF EXPERTISE

Peace of mind comes with confidence, and with The Hartford, you'll have both. We've been named among the World's Most Ethical Companies® twelve times by the Ethisphere Institute.[1] And our 200+ years of experience and commitment to our policyholders speaks for itself.

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Auto
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[1] Ethisphere Institute 2008-2012, 2014-2020.