




Put Our Expertise
to Work for You

FM Global®
Cargo



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Going the Distance to Meet Your Cargo Coverage Requirements

Fueled by the rapid rise of opportunities in emerging markets, an ever-growing number of companies throughout the world are extending their reach internationally. The need to mobilize resources on a global scale is making the world seem smaller and its markets more accessible. With new potential for revenue and profit, a manufacturer's or supplier's ability to protect goods and materials from harm in transit becomes more crucial than ever.

Numerous hazards confront importers, exporters, traders, transportation companies, freight forwarders and other organizations whose business depends on a reliable global reach. Cargo-related crime, for example, is estimated to cost the United States economy alone more than US\$12 billion annually in merchandise losses. Transportation security looms as a dominant shipping concern nowadays, and has given way to new regulations that affect everything from transportation and delivery of goods to payment terms and insurance availability.

Whether it be a shipment by land, sea or air, all means of transportation are subject to varying degrees of risk that call for different types of solutions. To safeguard your property and business, you need knowledgeable advice and protection you can count on. FM Global has provided multinational and mid-sized companies with insurance since the earliest days of the industrial era. Our cargo policies cover export and import activity, domestic and foreign inland transit, and may include temporary storage and/or exhibitions as well.

About FM Global

FM Global is a property insurance organization with a unique risk management focus. For more than 170 years, leading corporations around the world have looked to us to help support the continuity of their business operations.

As a mutual company, we are owned by our policyholders and exist to protect the value created by their businesses. With offices throughout the world, FM Global provides commercial and industrial property insurance and risk management services to companies and organizations in more than 100 countries, combining knowledge and new technology to deliver products and services swiftly and efficiently.

Our all-risk cargo form is your gateway to substantial coverage from a truly multinational company with the ability to tailor local applications around the world.

At FM Global, we understand the issues that impact your business, including just-in-time delivery, supply chain complexities and business interruption exposures. To help you meet these challenges, we offer coverage that is broad, flexible and easy to administer.

Our all-risk cargo policy protects the full value of your cargo and can be expanded to cover your goods against losses due to war, strikes and civil commotion. We also can customize terms and conditions to suit your specific transportation or protection needs—including exhibitions, product installation, sales samples, household goods and personal effects, storage at locations and marine business interruption, to name just a few.

Flexible Coverage

Our broad policy forms allow you maximum flexibility, and we customize your cargo policy to suit your company's needs. You can purchase coverage on a stand-alone basis, or it can be coupled with your FM Global all-risk policy to close any potential coverage gaps.

Proven Expertise

Your cargo specialists have decades of experience safeguarding everything from works of art to industrial turnkey plants for both Fortune 1000 and mid-sized companies. If you do suffer a loss, our in-house cargo claims professionals work with you to accommodate your business practices, ensuring the loss is resolved swiftly and your business gets back on track quickly.



Superior Loss Prevention

For more than 170 years, FM Global has been the leader in property loss prevention research and development. Our commitment to reducing loss is the engine that drives our cargo risk engineering services. We make these services available anywhere in the world to our clients who could benefit from them.

Our cargo risk engineering services are delivered by highly experienced cargo risk engineers who have a complete understanding of the complex nature of transit and shipping exposures. FM Global also has established a trusted global network of consultants to assist us in understanding specific exposures. Each of these business partners is experienced in identifying and solving the many shipping challenges you may face, including problems related to security, packaging, loading, stowage, routing or vessel/carrier quality. By following best practices in loss prevention for transit and storage, we provide a level of security awareness that can give your business a competitive advantage, and our risk engineering services provide you with expert advice on how to minimize your exposure to supply stream disruption.

Focusing on Your Business Needs

Efficiency is our goal, because we know insurance is just one of several important elements in your business process. FM Global's broad cargo policy forms are tailored to the needs of individual clients; we can provide locally admitted policies throughout the world, covering all shipment complexities from the moment your goods leave the warehouse until they arrive at their destination.



What Makes FM Global's Cargo Coverage Different?

We offer:

- Insightful advice for designing tailor-made solutions
- Guidance and support from a team of dedicated cargo specialists
- Comprehensive control of worldwide cargo insurance covers, ensuring you a consistent, fair and reliable program
- Locally accepted documentation, as well as local surveys, claims-handling and loss-recovery services
- Tailored policy language for global operations
- Flexibility to accommodate different corporate structures and management approaches
- International and local policies written on a centralized or decentralized basis, depending on your precise needs, commercial conditions and local laws and practices
- Alternative solutions for risk financing and cash flow control
- Risk analysis, risk control and loss prevention techniques

Benefits of Insuring with FM Global

- Prominent, experienced global provider
- Substantial coverage and capacity
- Cost-competitive programs
- Seamless communications and easy access
- Consistent global performance
- Responsive, flexible claims service
- Global network reach



By streamlining reporting requirements, we've minimized your administrative workload while maintaining product flexibility. Our claims settlement process is just as easy, flexible and hassle-free.

Worldwide Service

A premier property insurance company, FM Global delivers responsive service worldwide. FM Global's *WorldReach* delivery system guarantees you have access to the right coverage and tools to meet your property protection challenges. Should you need stand-alone cargo coverage or all-risk property insurance protection, we have the resources to deliver these products and services seamlessly and consistently on a global basis. Whether your goods are shipped from San Francisco to

Singapore or from Atlanta to Argentina, we provide solid protection for your cargo wherever it goes. Leveraging our extensive experience and flexible policy, our dedicated staff of cargo specialists delivers the fast, efficient service you need to compete in the global marketplace.

To learn more about how your organization can effectively protect its shipments, please call FM Global's cargo specialists at +1 (1)973 402 2200. For more information about FM Global, visit our Web site at www.fmglobal.com.



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www.fmglobal.com

In the United Kingdom:
FM Insurance Company Limited
1 Windsor Dials, Windsor, Berkshire, SL4 1RS
Regulated by the Financial Services Authority.