



Freight forwarders and carriers have limited liability under international conventions for the loss or damage to goods. In the case of an incident, your compensation is normally calculated against a 'standard' liability clause.

#### Your compensation might be less than you expect

- The limit of liability is based on the weight or package count of your cargo, so is likely to be considerably less than the commercial value of your goods.
- Freight forwarders and carriers only pay compensation if you can establish they were at fault, which can be time-consuming and expensive.
- 'Acts of God' such as storms, flooding, lightening strike and earthquakes are not reimbursed under international conventions.

#### Our solution for you

For a competitive premium, DHL can arrange Cargo Insurance to cover your freight against loss or damage from any external cause. Flexible, to meet your needs, it can be arranged as follows:

#### **Ad-hoc Insurance Policy**

#### **Annual Insurance Policy**

#### **DESCRIPTION**

One-off cover for a specific shipment.

Insures all DHL Global Forwarding shipments over the course of a pre-defined period such as one year.

#### **CUSTOMER BENEFIT**

Peace of mind for a specific shipment.

Permanent security for all your shipments, providing maximum insurance and minimum administration effort.

### WHY YOU SHOULD CHOOSE

# **DHL CARGO INSURANCE**

We have designed an 'all-risks' cargo insurance which brings total peace of mind and protection to your bottom-line.



# FREIGHT & INSURANCE PARTNER

Our deep knowledge of your freight needs enables us to offer a simplified and easy to handle insurance service in a matter of minutes including:

- An insurance policy provided by one of the world's largest insurers
- Competitive rates with no deductibles or excess
- Freight and insurance billing on a single invoice



GLOBAL SCALE, LOCAL PRESENCE

We are the largest logistics provider in the world which gives us the scale to offer:

- Exceptional levels of service and pricing for all customers no matter what size
- Single or multiple shipment coverage
- Cover for high risk cargo and worldwide destinations that most insurance companies won't insure



#### CLAIMS RESOLUTION

Through our partnership with a leading global cargo insurance provider, we can offer a best in class claims service:

- We target a maximum 30 day resolution which is much quicker than other insurers
- We already have many of the documents needed to process your claim
- Your claim is handled locally with personnel who speak the local language and can settle in local currency

### HOW DO I GET MY

# **SHIPMENTS INSURED?**

You can insure your shipments through DHL Global Forwarding in a matter of minutes. It's easy to get covered:

#### **AD-HOC INSURANCE POLICY**

Simply order DHL Cargo Insurance when booking your next Air, Ocean, Road or Rail Freight shipment.

We already have most of the information about your shipment, so we only need to know the value of the goods being transported.

#### **ANNUAL INSURANCE POLICY**

Contact your Sales Representative to set up an Annual Insurance Rate Agreement based on your shipping profile (trade lanes and type of commodities shipped).

Our Insurer's Annual Rates are competitive, and you will enjoy permanent security for all your DHL Global Forwarding shipments.





#### Why do I need to insure my shipment?

Freight forwarders and carriers have limited liability under international conventions for the loss or damage to goods. In the case of an incident, your compensation is normally calculated against a 'standard' liability clause. DHL Cargo Insurance covers the gap between our standard liability and the full value of your goods.

# I've never had a problem before so why would I pay for insurance I won't use?

We handle every shipment with great care but accidents outside of our control can happen. Natural disasters such as floods, tsunamis and earthquakes are examples of events that can cause accidents. With DHL Cargo Insurance your goods are protected against damage or loss during transportation. After all, most people have never suffered a fire at home but continue to insure their homes against the risk.

#### Isn't DHL Global Forwarding supposed to be safe?

Most definitely! Thousands of customers rely on us every day to deliver their shipments reliably and safely. But some unexpected events that can lead to loss or damage are out of our control such as a ship sinking, plane crashing or truck overturning.

# Is it complicated and will I have to spend hours explaining my shipping to different people?

Not with DHL Global Forwarding. You deal with the same person who knows both your freight and insurance needs. We'll get you covered quickly and easily – saving you time, operating costs – and with very little paperwork compared to other forwarders.

#### Is it expensive?

No. Our insurance buying power means you get high quality cover combined with competitive rates and no deductibles or excess will apply to your claim, no matter how small the value.

## Does the insurance cover high risk destinations and specialist cargos?

Our scale means we can arrange for most countries and for specialist, high risk or very valuable cargo.

# Will I receive the full value of any loss or damage to my shipment?

With DHL Cargo Insurance you are fully covered in case of an incident for the full value of goods plus proportional transportation costs.

# In case of an incident will I have to deal with people in different countries – or where the loss occurred?

We partner with one of the largest global insurers, so you'll always deal with an expert local to you.

#### Will I have to wait months to get my money? In case of an incident we aim to settle your claim

within 30 days from the moment we have all the documentation required.

You can find out more about DHL Cargo Insurance online at **www.dhl.com** or by contacting your local sales representative.

