Protection for goods by land, sea, air and in storage

Marine Cargo
Why cargo insurance?

More goods are being shipped today than ever before. As logistics chains become more complex, the risk of theft, loss or damage increases. Threats such as piracy and terrorism are also real fears for anyone sending goods abroad.

Who needs it?
For many SMEs the product they ship is everything. If they lose it, it could put the future of the business at risk. Insurance can help protect their balance sheet and their livelihoods.

Isn’t it covered by the carrier?
Shippers and carriers have gaps in their insurance that can leave the cargo owner seriously exposed. Their legal liability is limited and, even if they do pay, they are unlikely to cover the full value of any goods damaged or lost.

Are there any hidden risks?
Owners of cargoes that survive an incident at sea can be forced to compensate others whose cargo was abandoned to protect the ship, under the ‘general average’ rule. This can be expensive without insurance.
AXA XL Cargo insurance delivers protection for cargoes where and when clients need it. Our insurance covers physical loss or damage to goods at sea, on road, rail, air and in the post, whether the owner transports them, or uses a shipper, haulier or courier. Cover can also be extended to protect goods while they are in storage, offering complete protection for all stages of the logistics chain.

Cargo.axaxl.com
Cargo.axaxl.com is our online portal that empowers you to quote and bind policies for UK SMEs quickly and effortlessly. With just a few clicks, you can complete the whole process – from quotation to printed policy. You’ll get contract-certain quotations and policy documentation instantly, e-mailed direct to your inbox. And you can also use the portal to quickly amend policies and manage renewals.

Underwriting support
Our extensive team of underwriters have an average of 18 years’ experience in the market. They’re ready to support you in person or on the phone, and can help you adapt our wording to meet individual client needs if required.
- **Instant documentation**  
  Paperwork is emailed immediately, direct to your inbox.

- **Plain language policy wording**  
  You don’t need to be a cargo expert to understand our policies.

- **Insurance certificates**  
  Brokers and clients can create, manage and print Marine Cargo certificates of insurance using our online certificate service – 24 hours a day, 7 days a week – minimising paperwork while maximising security.

- **Helpline**  
  Access to knowledgeable cargo underwriters when you need it.

- **Support for complex risks**  
  If a policyholder has special requirements or there is a larger risk, you can refer this to a specialist underwriter. The traditional underwriting service is still there if you need it.
Policy features

- Cover for goods in transit – with an option to cover goods in storage.
- Covers imports, exports and distribution within the UK, by the owner or by a carrier.
- Available for single transit or annual policies.
- Geographical coverage tailored to suit the client.
- Cover for goods at exhibitions.

To find out more, visit cargo.axaxl.com or talk to one of our underwriters.

Contact us

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Teams from AXA Corporate Solutions, AXA Matrix, AXA Art and XL Catlin collaborate to provide you a seamless experience. Please know that the services listed here are just one part of our offering. Your usual contact will be able to talk with you about the complete AXA XL Insurance offer to help you deliver the most relevant solution for your client.