



Ocean Marine: Global Solutions



Companies are expanding their global footprint more frequently than ever. Intact's U.S. Ocean Marine team can provide solutions for multinational clients' who need foreign admitted placements to handle their international exposures.

With the ability to provide admitted insurance across more than 150 countries and territories, our global network is one of the largest providing solutions to the market today. No matter the country or location, your U.S. Intact Ocean Marine partner can be your point of contact, providing insight and guidance in the complex international insurance environment.

Worldwide Coverage

Through U.S. based global packages and locally-admitted policies, Intact Insurance can help ensure you are covered worldwide.

- Worldwide coverage except where prohibited by sanctions
- Primary coverage when no local policy exists (except over compulsory cover)
- DIC over local admitted policies
- Contingent coverage on shipments sold FOB, FAS
- Cost & Freight or similar terms where client is not required to furnish insurance
- Limits offered in USD or local currency, if permissible by law

Eligible Classes include

- Importers
- Exporters
- Distributors
- Manufacturers
- Wholesalers

Coverage Highlights

Our policy covers goods and merchandise in the ordinary course of transit anywhere in the world, from warehouse to warehouse. Insuring terms can differ depending upon the characteristics of the merchandise and commodities shipped. Coverage can be tailored to fit a company's unique requirements.

- Ocean cargo marine/war
- Warehouse to warehouse
- Inland transit (domestic and foreign)
- Warehouse and processing (domestic and foreign)
- General average
- Exhibition/tradeshows
- Sales samples
- Consolidation/deconsolidation
- Consequential loss
- Contingent interest and unpaid vendor
- Extra expense/expedited replacement
- Debris removal
- Composite rate (package policy all inclusive)
- Special floaters
- Composite rated (policy with all coverages included)
- Additional coverages available

Financial
strength



Special Policies, Certificates & Letters of Credit Handling

- Special Policies or Certificates available via Intact electronic issuing system
- Web access worldwide
- Permission to incorporate London Institute Clauses to comply with letter of credit requirements

Online Cargo Resources

- Ocean Marine policies issued through a centrally controlled network
- Coverage written on admitted paper in compliance with local standards, laws and jurisdictions
- Flexible invoicing options including central settlement
- Local claims handling, if required

Online Cargo Resources

Our services include automatic access to intactusacargo.com giving clients 24/7 access to our electronic certificate of insurance issuance system, risk management reports and access to our worldwide network of claims agents.

Superior Global Claims Service

No matter how much you prepare, claims will happen, and we're ready to help. From the initial loss report to claims resolution, our highly dedicated, experienced worldwide network of claims professionals will partner with you to ensure fair and expedient claim resolution.

- Local and worldwide claims representatives and claims agents available to offer claims assistance
- Claims payable in USD or local currency, if permissible by law
- Claims are also managed centrally through our specialized international claims unit

Claims may be reported through Intact Insurance's claims call center: 877.248.3455.

Let's start something.

For more information visit
intactspecialty.com or contact:

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Intact Insurance Specialty Solutions is a marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, an indirect subsidiary of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada that has successfully exported its strengths across North America, the UK, and Europe. Its growing commercial and specialty solutions network now spans over 150 countries. With a customer-driven mindset, Intact has expanded its operations to include insurance distribution, restoration and prevention. IFC's business has grown organically and through acquisitions to almost \$25 billion of total annual operating direct premiums written (DPW). The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, which wholly owns Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, and OBI National Insurance Company, a Pennsylvania insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441. For information about Intact Financial Corporation, visit: intactfc.com.

Intact Insurance Specialty Solutions is backed by the financial strength of Atlantic Specialty Insurance Company, an indirect subsidiary of Intact Financial Corporation (TSX:IFC), rated A+(Superior) by A.M. Best.

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for specific information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

