

# Ocean, Cargo, Transit Insurance

## Damage or loss due to:

- Bad weather
- Seawater or freshwater flooding
- Improper stowage by shipper
- Mud and grease damage
- Fumigation service
- Theft
- Non-delivery
- Jettison
- Collision with other vessels

## Not Covered

- Employee theft
- Other party failing to pay
- Abandoned cargo
- Spoilage due to products nature
- Loss due to shipping delays

## Policy Review

- Forms
- Endorsements
- Insuring Agreement
- Definitions
- Exclusions
- Conditions

## Sales Review

- Top markets for Your Agency
- Client needs
- Questions to ask
- Appropriate limits