



Good insurance is an act of care ... here's why.

# **What if ...** The freight is very expensive?



During the holiday season you get a last minute call to carry a load of iPads to a new client's location in another city. The contract included a non-delivery clause and the shipper didn't put the value on the bill of lading. While en route, you were in an accident and the entire load was lost.

No problem — you're covered.

Cargo Secure provides coverage for the actual cash value for the goods you are hauling rather than "by the pound" which is the maximum coverage provided by many insurers. We'll also cover the contractual penalties you may incur in case of an insured loss.

Actual cash value and contractual penalty coverage — insurance features for trucking customers like you. It's simple.

Cargo Secure ... rethinking cargo insurance.





Cargo Secure Learning from Losses

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# **What if ...** The refrigeration unit failed?



You usually only haul dry goods, but you just got a call from the owner of a local nursery who is selling all of her bedding plants to a chain of home improvement stores. She wants you to deliver them to locations all over western Canada. Like many truckers, you have access to a refrigeration unit. It's been maintained to the manufacturer's specifications, fueled and lubricated in case you need it — and in this case, you do.

You want to know — am I covered for temperature changes?

Go for it — you're covered.

Cargo Secure provides temperature change coverage automatically for all commodities that are temperature sensitive. With most other insurers, you need to specifically request the coverage or pay an additional premium.

Bottom line, you are covered for damage to cargo caused by temperature change, either heating or freezing. It's simple.

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# **What if ...** The load gets contaminated?



It's harvest time and you're busy hauling grain. When you go to unload at the elevator, it's discovered that some fertilizer was mixed in, resulting in a contaminated load.

You're worried about who is going to pay for the contaminated load.

It's no problem — you're covered.

Cargo Secure has created an optional endorsement for those who carry goods in bulk to cover accidental blending. With other insurers, this exclusion could cost you thousands of dollars. This option covers you during loading or unloading. It's simple.

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# **What if ...** The freight isn't properly packed?



You are carrying a fragile load. It all looks good when it's being loaded, but when you deliver it, you discover that the shipper didn't pack the items properly and most of them have broken.

You can't always be there when the items are being packed but you could be responsible.

It's not a problem — you're covered.

With Cargo Secure, improper packaging whether it is your fault or not — is covered. It's cargo insurance where you don't have to pay more to get more. It's simple.

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### **What if ...** The freight went missing?



You are pulling a 53' trailer down a highway full of potholes. Thanks to the bumpy ride, the rear doors of the trailer swing open and cargo begins to fall out. You don't realize it right away, but when you do, you stop to take inventory. No matter how many times you count it, the result is the same – your inventory is short.

While it's in your care, you were responsible for the cargo and now some of it is missing.

Don't worry — you're covered.

With Cargo Secure, you are covered if there's a shortage when taking inventory. It's cargo insurance where you don't have to pay more to get more. It's simple.

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