

Transportation Intermediary Program (TIPSM)

Essential Transportation Liability Coverage Under One Easy-To-Manage Policy

Transportation Intermediaries are vulnerable to unique legal liability claims resulting from daily activities and operations.

Without the proper insurance, Transportation Intermediaries may incur unexpected payments for damage and defense due to claims for:



Physical loss or damage to cargo



Allegations of errors, omissions or negligent acts



Third party bodily injury or property damage from auto accidents that involves a motor carrier hired by you



Cyber Incidents

Having the right coverage in place to address these claims is critical.

Why TIP is the Right Program for Your Business

The Transportation Intermediary Program (TIP) from Roanoke is a simple and effective insurance program for transportation intermediaries.

Flexible Choices

Our convenient “a la carte” style program allows you to choose a single coverage type or bundle several options under one policy. Supplement existing policies with a TIP coverage line to eliminate any costly gaps.

Swift Claims Resolution

Should a loss occur, our claims team has the transportation based expertise you need. They will guide you effectively through the claims process. Our in-house claims settling authority ensures quick response times and faster payment turnarounds.

Strength & Stability

TIP is underwritten by the Munich Re Syndicate Ltd. at Lloyd’s of London. An earned rating of “A” (Excellent) from A.M. Best Company offers the stability and security that you deserve.








Unrivaled Expertise & Service

Your business is fast-paced. We know you need prompt and efficient responses to insurance inquiries. Roanoke employs more than 150 insurance professionals, many with logistics industry backgrounds, committed to your success.

Contract Review & Consultation

Shipper driven contracts shift broad exposure to the transportation service provider. These exposures often exceed the protections afforded by accepted conventions, or customary terms and conditions. Roanoke is unable to offer legal advice. But we do assist our clients in addressing this exposure with a contract review solution.

TIP Coverage Options for Your Operation

Activity	Recommended Coverage
 Operate a Warehouse	Bailee: Responds to full value liability claims for physical loss or damage to property in your care, custody or control, without issuance of a warehouse receipt or other contract that limits your liability. Warehouse Legal Liability: Addresses your legal liability as a warehouse operator for loss or damage to cargo accepted into your care, custody and control under a warehouse receipt or other contract that limits your liability.
 Issue HBL/HAWB (for ocean, air or domestic shipments)	Cargo Legal Liability: Provides coverage for your legal liability for physical loss or damage to cargo accepted into your care custody and control when you issue a House Bill of Lading or House Air Waybill for ocean, air or domestic transit shipments.
 Hire Truckers	Contingent Auto Liability: Addresses claims of 3 rd party bodily injury or property damage because of an auto accident involving a motor carrier hired by you. Contingent Motor Truck Cargo Legal Liability: Addresses your exposure as a domestic property broker or domestic forwarder in the event the Motor Truck Cargo Insurance of the underlying carrier fails to respond to a claim of physical loss or damage.
 Perform Professional Services	Errors & Omissions: Defends you from allegations of errors, omissions or negligent acts during the performance of (or failure to perform) your professional services. This coverage will also pay any settlements or judgements as determined or agreed by Underwriters. Cyber Liability: Responds to a full range of cyber incidents, such as breach of personal information, network security liability including breach of third party business data, threat of intrusion/interference with computer systems, damage to data/systems from computer attacks, cyber related litigation and cyber extortion costs including your payments to eliminate such threats. Available as an endorsement to the Roanoke E&O policy.
 Provide Packing Services	Packer's Liability: Addresses your liability for goods lost, damaged or misdirected during transit because of improper or insufficient packing services provided by you.
 Operate Trucks	Motor Truck Cargo Legal Liability: Provides legal liability coverage while you are transporting property (cargo) of others on vehicles you own or operate as a common or contract carrier.
 Perform Non-US Business Activities	Third Party (Foreign) Liability: Many standard commercial general liability forms exclude coverage for claims occurring outside the geographic boundaries of the United States. This product is intended to address your exposure to claims of 3 rd party bodily injury or property damage arising from your business activities in foreign countries.

When you perform any of these activities in the scope of your operations as a Customs Broker, International Freight Forwarder, Domestic Freight Forwarder, Property Broker, Motor Truck Carrier, Warehouse Operator, NVOCC/IAC or Cargo Screener, we recommend you consider the corresponding TIP coverage options.

Your Single Source for Surety Bond, Insurance and ATA Carnet Solutions

Our comprehensive suite of products and services include:

Bond Solutions

- Customs Bonds
- Transportation Related Bonds
- ATA Carnet Bonds
- FastBond™

Insurance Solutions

- Marine Cargo
- Errors and Omissions
- Transportation Legal Liability
- Commercial Property and Casualty
- CoverageDock™
- PolicyTrack™

ATA Carnet Solutions

- ATA Carnet
- Carnet Cargo Insurance
- Lost Document Coverage
- CarnetsOnline™

About Roanoke Trade

Roanoke Trade, a division of Roanoke Insurance Group and part of Munich Re Specialty Group Ltd., operates as a specialty insurance broker focused on surety and insurance solutions for transportation intermediaries, 3PLs, customs brokers and companies with supply chains, and is a leading provider of customs bonds, marine cargo insurance and ATA Carnets for the industry.

Contact Roanoke Trade To See The Value Of TIP For Your Business



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