

## Unique Coverage for a Unique Industry

Does your insurance provider speak the language of Foreign Trade Zones?  
Knowing the right questions to ask ensures you will have the right answers for your business.

Today's global economy and regulatory environment make it increasingly complex to ensure proper coverage is in place for those involved with Foreign Trade Zones (FTZs). Gaps or duplications between insurance policies can go unnoticed without careful attention and experience. Years of focus on this industry have enabled Roanoke Trade to look beyond the scope of standard coverage offerings and design a special program for FTZ Operators, Users and Grantees. Our "outside the box" approach results in a coverage plan that carefully blends several policies into one seamless program—customizing protection for the risks that your specific business encounters.

### Exposures and Insurance Solutions for FTZs

FTZ Operators have a legal responsibility for loss or damage to cargo while in their care, custody and control. The scope of incidents and the monetary amounts that you are responsible for are typically outlined in Terms & Conditions of Service, Client Contracts and Warehouse Receipts. In addition you are responsible for the inventory and regulatory compliance requirements imposed by Customs and Border Protection.

The types of incidents you may be liable for vary depending on your operation and may include one or more of the following exposures:

- Physical loss or damage to product while in storage
- Damage while being packed/crated and after packing due to insufficient packing/crating
- Loss or damage during assembly/finishing
- Temperature control related losses
- Product liability
- Pollution liability
- Theft or pilferage by employees or agents

- Physical loss or damage in owned vehicles
- Physical loss or damage in sub-contracted trucks
- Physical loss or damage while loading or unloading
- Fines, penalties, liquidated damage claims by CBP
- Bodily injury in facility or by vehicular accident
- Professional liability
- Contractual liability

### Insurance Solutions

#### Bailee Liability

This policy responds to claims for physical loss or damage for goods in your care, custody and control, without regard of negligence. Pays cargo claims on a full value, "all risks" and or a specified value, legal liability basis. Some policies will also include coverage for defense.

#### Warehouse Legal Liability

Warehouse liability coverage pays claims according to pre-approved warehouse terms & conditions on a "legal liability basis. This policy will pay to defend against claims and pay settlements rendered against your company.

#### Packers' Legal Liability

This insurance covers damage to cargo while being packed as well as for damages to cargo in transit as a result of improper or insufficient packing.

#### Motor Truck Cargo (Asset-Based Truckers)

Because the contract of carriage (bill of lading) is between the trucker and the cargo owner, the trucker will be first in line for any claims for cargo loss or damage. This coverage responds to direct loss or physical damage to cargo carried by common or contract carriers for which they are liable.



### Bill of Lading Legal Liability

When issuing a bill of lading or house air waybill, intermediaries are first in line for liability claims for damage to their customers' cargo while in the care, custody and control of the carrier. This insurance provides defense against all allegations, judgments and any settlement rendered against your company per the policy terms.

### Errors and Omissions

This policy will pay for claims (including legal defense) filed against your company alleging direct or consequential financial damages for your negligence or errors. Judgments or settlements will be paid as per the policy terms.

### Extended Coverage for Regulatory Defense/Fines or Duties

This coverage provides specialized legal defense should a dispute arise resulting in administration action with a governing agency such as U.S. Customs and Border Protection. This coverage can help to mitigate or eliminate fines and penalties and some policies include payment for them.

### Contractual Liability

This coverage is designed to insure on a comprehensive basis full liability as per the terms of the contract.

### General Liability

A standard insurance policy issued to business organizations to protect them against liability claims for bodily injury and property damage arising out of premises, operations, products and completed operations; and advertising and personal injury liability.

### Commercial Crime Insurance

A commercial crime policy typically provides several different types of crime coverage, such as: employee dishonesty (including theft of cargo); forgery or alteration; computer and funds transfer fraud.

### Hired Auto Liability or Contingent Auto Liability

Protects you in the event a hired motor carrier's auto liability insurance fails to respond to claims made against it or has inadequate limits of liability after an auto accident involving bodily injury or property damage.

## Experienced and Responsive Customer Service

When you become a Roanoke Trade client, a customer care team is assigned to your account with each member prepared to answer your questions and problem solve throughout the life of your policy.

### Expert Claims Management

Claims are exclusively administered by Roanoke Claims Services, a division of Roanoke Insurance Group Inc. This specialized unit provides our clients expedited and professional claims management services. Our team will guide you through a straight forward claims process and work towards a timely settlement and optimal recovery outcome.

### Proven Provider

Roanoke Trade's cumulative knowledge base and experience level are unparalleled in the industry. Having served this niche client base since 1935, we are a leading provider of cargo and transportation-related liability insurance, transportation-related business insurance, and transportation-related bonds and Carnets for the industry. Roanoke Trade offers a wide range of products to complement and complete your insurance program.

## Roanoke can help provide the following solutions for your business:

### Specialty Bonds:

- Foreign Trade Zone Operator
- User Indemnity
- Customs and Border Protection (CBP)
- Ocean Transportation Intermediary (OTI)
- BMC-84 (Property Broker)
- Carnet Bonds and ATA Carnets

### Specialty Insurance:

- Bailee Coverage
- Warehouse Legal Liability
- Packers' Liability
- Errors and Omissions
- Cargo Legal Liability

- Motor Truck Cargo
- Contingent Auto Liability
- Contingent Cargo
- Marine Cargo

### Standard Insurance:

- Property
- General Liability
- Business Auto
- Crime
- Cyber Liability
- Directors & Officers
- Employment Practices Liability
- Excess Liability
- Fiduciary
- Workers Compensation

For more information, contact us at 1-800-ROANOKE, ext. 1066 or [infospot@roanokegroup.com](mailto:infospot@roanokegroup.com).

If you are already working with Roanoke Trade, we thank you and ask you to please contact us with your feedback and suggestions as we strive to continuously adapt to your changing needs. If you are not yet a Roanoke client, contact us today to arrange a comprehensive evaluation of your insurance and surety needs.

[www.RoanokeTrade.com](http://www.RoanokeTrade.com)  
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