



# CARRIER'S LIABILITY INSURANCE PRODUCT OVERVIEW



Move with confidence. Carrier's Liability Insurance protects your cargo, your contracts, and your reputation — covering you against loss or damage to goods in transit, so you can focus on delivering excellence every mile of the way.

Carrier's Liability Insurance is designed to protect transport operators against their legal liability for loss of or damage to goods in their custody while in transit. As a carrier, you have a duty of care to safeguard customers' cargo — but accidents, theft, or unforeseen events can still happen despite best practices. This coverage helps you fulfil your contractual obligations, maintain client confidence, and protect your business against costly claims.

## YOUR CARGO, SECURE: COVERAGE AT A GLANCE

Carrier's Liability Insurance typically covers:

- Loss or damage to goods carried while under the insured's custody and control
- Damage arising from fire, collision, overturning, or theft
- Loss during loading and unloading operations
- Legal defense costs in defending claims of cargo owners

## WHAT'S NOT COVERED: KNOW YOUR LIMITS

Key exclusions usually include:

- Losses caused by the carrier's wilful misconduct
- Insufficient or inadequate packaging by the shipper
- Inherent vice or nature of the goods
- War, strikes, or riots (unless otherwise endorsed)
- Unexplained Disappearance

## WHO NEEDS IT?

This policy is suitable for:

- Road freight operators
- Freight forwarders acting as carriers
- Haulage contractors
- Logistics service providers involved in cargo handling and transport

**Remark:** All coverage, exclusions, terms, and conditions are subject to the standard policy wording issued by the insurer. Please refer to the full policy document for complete details, definitions, and applicable endorsements.

## WHY IS CARRIER'S LIABILITY INSURANCE IMPORTANT?

Even the most careful carriers face risks that can lead to significant claims. Damaged or lost cargo can quickly result in liability under national carriage laws, conventions, or contractual terms. Carrier's Liability Insurance helps transport operators stay financially protected, maintain good commercial relationships, and meet legal or contractual insurance requirements.

## UNDERWRITING INFORMATION REQUIRED:

To arrange coverage, insurers will generally request:

- Nature and type of cargo carried
- Estimated annual turnover or haulage receipts
- Transport routes and territories
- Type, age, and maintenance of vehicles used
- Claims history over the past 3–5 years
- Standard trading conditions or carriage contracts in use
- Details of subcontracting practices, if any

With AMG's deep expertise in risk management and transport insurance, you can trust us to tailor a Carrier's Liability Insurance solution that fits your operations perfectly.

Our experienced team will help you secure the right protection, negotiate the best terms, and deliver proactive advice to keep your business moving forward with confidence. Partner with AMG — and protect what drives your success.

## CONTACT

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## ABOUT AMG

We are professional insurance broker and risk consultant. We advise businesses and individuals on how to prepare for the unexpected.

We provide risk management, risk consulting, insurance broking, insurance program management and claims advocacy services related advice, brokerage and associated services for clients across a wide range of business sectors.

We work with clients of all sizes to identify risks, create risk management, benefits optimization, insurance programs management and deliver innovative solutions to better qualify and manage risk.

## LEARN MORE

For more information about AMG, visit [amgib.com](http://amgib.com) or contact your AMG representative.

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