



WAREHOUSEMEN LIABILITY INSURANCE PRODUCT OVERVIEW

“ Warehouse and logistics operations face increasingly complex risks involving high-value goods, operational handling, and supply chain pressure. A single incident can quickly result in major disruption, customer disputes, and significant financial loss.

Warehouse operators may be exposed to substantial financial liabilities arising from operational errors, employee negligence, improper storage conditions, inadequate security, fire protection failures, or damage occurring during loading and unloading activities.

A single incident involving customer inventory can result not only in direct cargo damage claims, but also disputes involving stock shortages, contamination, temperature deviation, consequential losses, and contractual liabilities. Warehousemen Liability Insurance helps provide financial protection and supports operational continuity in the event of such incidents.

WHO NEEDS THIS INSURANCE

- Third-Party Logistics (3PL) Operators
- Public Warehouse Operators
- Distribution Centers
- Cold Storage & Temperature-Controlled Facilities
- Freight Forwarders with Storage Exposure
- Bonded Warehouse Operators
- Port & Inland Container Depots
- Manufacturers Providing Third-Party Storage
- Commodity & Bulk Storage Operators

TYPICAL COVERAGE

Warehousemen Liability Insurance may provide coverage for legal liability arising from physical loss or damage to customers' goods while under the insured's care, custody, or control, subject to policy terms, conditions, and limits.

Common Coverage Extensions May Include:

- Legal liability for customers' goods in storage
- Fire, smoke, explosion, and water damage
- Theft, burglary, or malicious damage
- Flood and natural catastrophe exposure
- Loading and unloading liability
- Stock handling and movement exposure
- Misdelivery or incorrect release of cargo
- Temperature deterioration and refrigeration breakdown
- Inventory shortage liability
- Debris removal and mitigation expenses
- Defense costs and legal expenses
- Third-party contractual liability (where agreed)
- Liability during temporary inland transit (if included)

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.

TYPICAL CLAIM SCENARIOS

- A fire originating from an electrical fault damages multiple customers' inventories stored inside the insured warehouse. The warehouse operator becomes legally liable for the damaged goods.
- Warehouse personnel accidentally puncture pallets of customer products during internal movement operations, causing stock damage and contamination.
- A power interruption results in temperature deviation within a cold storage facility, causing spoilage of frozen food products belonging to customers.

UNDERWRITING INFORMATION TYPICALLY REQUIRED

Insurers will normally require operational and exposure information such as:

- Nature of warehouse operations
- Type of goods stored
- Annual storage turnover
- Maximum value per location
- Average stock values
- Warehouse construction details
- Fire protection systems
- Security controls and access management
- Temperature control systems (if applicable)
- Number and location of facilities
- Handling equipment and operational procedures
- Contracts and standard trading conditions
- Claims and loss history
- Catastrophe exposure (flood, earthquake, storm)
- Subcontracted operations or third-party facilities

CONTACT

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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.

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