



FREIGHT FORWARDER LIABILITY INSURANCE PRODUCT OVERVIEW



In today's interconnected logistics environment, freight forwarders play a critical role in coordinating the movement of cargo across multiple transport modes, jurisdictions, and service providers. With increasing customer expectations, contractual obligations, and complex supply chain operations, even a minor error, delay, or mishandling incident can result in significant financial and legal liabilities.

In modern logistics operations, freight forwarders are expected to manage end-to-end transportation solutions efficiently and accurately. Errors such as incorrect shipping instructions, customs documentation mistakes, cargo misdelivery, delays, or subcontractor negligence may expose the business to costly claims, legal disputes, and reputational damage.

Freight Forwarder Liability Insurance helps businesses maintain financial stability by transferring these operational and legal risks to the insurance market. It also supports compliance with customer contracts, international trading requirements, and service agreements where liability insurance is commonly required.



Freight forwarders may face uninsured exposures where cargo values exceed contractual liability limits, liabilities are assumed beyond standard trading conditions, or operations involve undeclared subcontractors, warehousing activities, or overseas jurisdictions that fall outside the policy scope.

WHO NEEDS THIS INSURANCE

This insurance is suitable for businesses involved in freight movement, logistics coordination, and cargo handling activities, including:

- Freight Forwarders
- NVOCC Operators (Non-Vessel Operating Common Carriers)
- Logistics Service Providers
- Multimodal Transport Operators
- Customs Brokers
- Warehouse & Distribution Operators
- Shipping & Cargo Consolidation Agents
- Project Logistics Providers
- E-Commerce Logistics Operators
- Cross-Border Transport Coordinators

KEY COVERAGE FEATURES

Coverage may vary depending on insurer wording, operational scope, and jurisdiction. Typical coverage may include:

- Legal liability for physical loss or damage to cargo
- Liability arising from errors and omissions in freight forwarding services
- Liability during storage, consolidation, and handling operations
- Liability for misdelivery or incorrect release of cargo
- Liability arising from negligent acts, errors, or omissions by employees
- Multimodal transport liability
- Inland transit liability exposure
- Third-party carrier or subcontractor contingent liability
- Warehouse liability during temporary storage
- Customs and documentation liability exposures

UNDERWRITING INFORMATION REQUIRED

To obtain appropriate terms and quotations, insurers commonly require the following information:

- Business & Operational Information
- Company profile and years of operation
- Nature of logistics and forwarding services provided
- Annual turnover and estimated freight volume
- Countries and territories of operation
- Details of transport modes (sea, air, road, rail, multimodal)
- Types of cargo handled
- Maximum cargo values per shipment and storage location
- Claims history and loss records for the past 3–5 years

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.

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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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