



TOKIO MARINE

Tokio Marine Management
& Insurance Companies

TOKIO MARINE AMERICA INSURANCE COMPANY

OCEAN MARINE CARGO

Policy Form

Tokio Marine America Insurance Company
Comprehensive All Risk Form

Important Coverage Features

- Trade disruption coverage
- Contingent coverage included up to \$1,000,000 limit
- Container demurrage charge is covered during claims inspection
- Debris removal expense
- Expense for removing brands and trademarks for salvaged property
- Expediting expense to forward replacements or replacement parts

The coverage features are subject to specific policy terms and added endorsements.

Claims

TM Claims Service, Inc. (TMCS) provides a broad range of transportation-related claims services involving all the major transport modes, such as ocean, air and inland through fully-staffed marine departments in our New York and Pasadena offices.

INDUSTRY RATINGS

- as of December 31, 2014

A.M. Best: **A++** (Superior)

Standard & Poor's: **AA-** (Very Strong)

Target Customers

- Importers and exporters
- Manufacturers
- Distributors
- Freight forwarders
- Air cargo carriers
- Logistics providers
- Ocean cargo carriers
- Wholesalers

Specialized Services

- Analysis of damage trends and statistical reporting
- Loss Control and Damage Prevention Recommendations
- Review of operational and/or contractual agreements to identify risk
- Security Assessments and Best Practices
- Load, Stow & Securing Surveys
- Vessel Outturn Inspection & Control
- Supply Chain — Risk Analysis, Risk Monitoring

Electronic Reporting

E-Cert on-line system for Certificates of Insurance

Reinsurance

Will reinsure Captives or other Insurance Companies

Minimum Premium

Minimum premium is \$10,000

- Tokio Marine Group is one of the world's largest underwriter in marine insurance writing approximately \$917 million* in marine insurance premium.
- Our experience in Ocean Cargo dates back to 1879.
- A global network of over 400 offices in 37 countries.
- 70% of the listed companies in Japan has insurance with Tokio Marine.

*March 2015 figures with the exchange rate of 121 yen per US dollar.

www.tokiom.com

www.tokiomarinehd.com/en/

Tokio Marine Management, Inc.
Manager for Tokio Marine America Insurance Company



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TRADE DISRUPTION COVERAGE

- Tokio Marine's cargo policy includes Trade Disruption Coverage.
- Trade Disruption Coverage will insure interests such as "Net Profit" and "Extra Costs and Expenses" resulting from the occurrence of an Insured Event along the delivery route which results in the arrival of the Goods being delayed.

Tokio Marine's Trade Disruption Coverage is a **unique solution** specifically designed to address the **disruption risk in the supply chain** and provides **protection for the financial consequences.**

Insured events include, but are not limited to:

General average
Storm, Flood, Snow, Earthquake, Volcanic eruption
Closure of any road or railway line by or under the lawful order of the police, local or national authority or government, or the electricity, water or gas supply authority
Closure by the appropriate authorities or unintentional physical blockage of any berth, port, channel, canal or waterway, which the overseas vessel is scheduled to use at the time of such occurrence
Delayed or non-arrival of the overseas vessel at the port of loading and/or destination due to physical loss of, physical damage to or breakdown of the overseas vessel
Refusal of the Master to proceed through any area through which the overseas vessel must pass in order to reach the port of destination or port of loading on the grounds that such port or area are dangerous, where the Master's decision is upheld at law or Insurers agree that it would be so upheld

These descriptions of coverage are abbreviated and are subject to the terms, conditions and exclusions of the actual policy, which forms the contract between the assured and the insurance company.



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TM CLAIMS SERVICE, INC.

TM Claims Service, Inc. ("TMCS") is an affiliated global claims management firm established to provide clients with a broad range of claims-related services.

We offer our clients the advantages and flexibility of an independent firm with global resources, committed to integrity, professionalism and the delivery of a superior level of highly personalized service.

TMCS provides clients with the innovative services and solutions they need to effectively manage domestic and international transportation insurance claims on a global basis.

Whether we are working with a risk manager, broker or an insurer, each client is viewed as a valued partner. At TMCS, "client first" is more than a philosophy, it is a way of doing business.

Loss Adjusting

TMCS employs a thorough process to ensure quick, accurate loss evaluation and adjustment. Our staff of adjusters is among the best in the business and includes individuals who are licensed in various U.S. jurisdictions and hold various technical and professional designations. Each account is assigned to a dedicated team of claims professionals who manage the process from the initial report through the final resolution. Our expertise and resources enable us to match the right specialist with the right commodity and the particular loss or damage. We have hundreds of experts at our disposal, both domestic and worldwide, and are not limited to an internal staff of surveyors. With a worldwide network of over 250 professional claim agents, TMCS can provide clients with quality services on a global basis.

We support a full spectrum of claim settlement services inclusive of flexible custom tailored submission processes to meet your demanding requirements:

- Web portal reporting on TMClaims.com and MyTMM
- Electronic Data Interchange (EDI) by industry standard specifications
- Mutually agreed import/export file structured data formats
- E-mail, Mail, Courier service, Phone or Fax

Specialized Services

These services include but are not limited to:

- Analysis of damage trends and statistical reporting
- Loss Control and Damage Prevention Recommendations
- Review of operational and/or contractual agreements to identify risk
- Security Assessments and Best Practices
- Load, Stow & Securing Surveys
- Vessel Outturn Inspection & Control
- Supply Chain – Risk Analysis, Risk Monitoring

Recovery

TMCS' aggressive recovery efforts have earned us the reputation of producing superior results for our clients. Headed by a professional with many years' experience in maritime and inland transportation, our recovery department handles claims against carriers in all major transportation modes.

Our flexibility allows us to tailor recovery services to meet the specific needs of our clients, whether we are working with an insurer, risk manager or broker. We work under a very competitive "no cure/no pay" fee scale and TMCS clients have access to our network of attorneys at preferred billing rates. Our size and volume ensure that clients have access to the best legal services worldwide.

Specialized Services

At TMCS we work with valued accounts to provide effective claims services for transit and storage of cargoes. Our extensive database on types of damage and related causes allows us to develop effective and measurable loss prevention programs for our clients.

With the success of such customized programs, we have earned an enviable reputation as a recognized leader in providing direct and comprehensive claims management support to our clients.

Global Claims Settling Agent Network

In most cases where goods are exported and sustain loss or damage, it will be the consignee who will have to file a claim to an insurance company. In such cases, insurance companies provide a worldwide network of claim settling agents who perform the settlement of cargo insurance claims on behalf of insurance companies so that they can pay insurance money promptly in any country in the world.

Tokio Marine provides a broad, global network of as many as 250 claim settling agents, which is one of the largest networks in the world. Well trained and experienced, these claim agents provide prompt and fair service in their claim settling operations in order to facilitate customer satisfaction.

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