



Time for a change... you've updated systems and improved cargo tracking, but chances are the cargo policy covering your supply chain was designed when this ship was new.

Is Cargo Insurance the Weakest Link in Your Supply Chain?

Times have changed—especially when it comes to transportation and a modern supply chain must be matched with a cargo policy that covers all of today's transportation exposures.

What good is a cargo insurance policy if it doesn't respond to a claim? Unlike a generic cargo policy that does not address the realities of a modern and dynamic supply chain, Roanoke Trade has developed coverages to best protect you from financial loss. Roanoke Trade has joined the Watkins Syndicate, one of the largest cargo and specialty insurers in the UK and is now a member of the Munich Re Group, one of the largest and oldest insurance and reinsurance companies in the world. Our focus on cargo insurance allows us to deliver a truly customized product surrounded by exceptional service and support.

Our service commitment includes cargo insurance training for your team, in-house claims handling and an in-depth understanding of transit exposures.

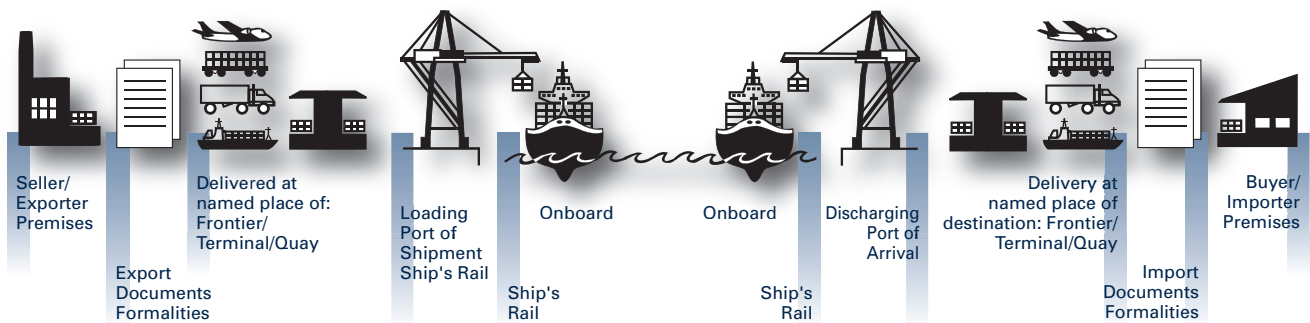
Duration of Risk Fills the Void

Did you know most cargo policies limit the time goods can remain at the port and the time it takes to deliver to the final destination? The time limit can be as little as 15 days. Our policy covers your goods throughout delivery until intended transportation terminates at final destination.

Why is this important? If your goods miss a cut-off date and sit at the port awaiting the next vessel, are detained for a customs inspection or your client asks that delivery be delayed, without Duration of Risk, claims past 15 days will not be covered.

Are Your Goods in the Red Zone?

Where Do You Want Coverage to End?



No coverage | A standard policy can stop coverage in as little as 15 days | No coverage
 Roanoke Trade doesn't end coverage short.

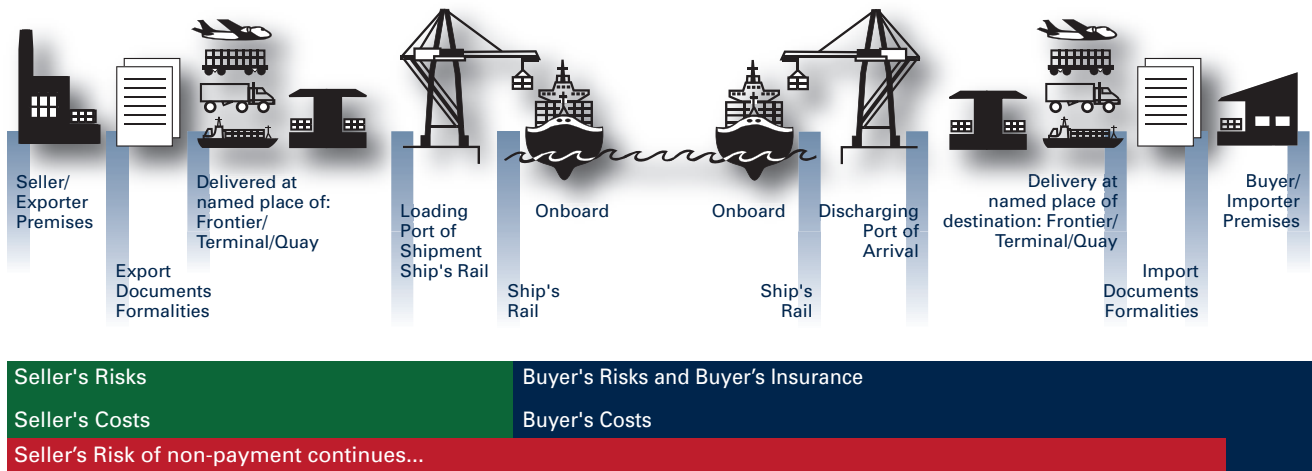
Control of Damage Goods Saves the Day

Consider this scenario: last winter, a shipper of olive oil imports \$50,000 worth of olive oil. The temperature-controlled container fails and the oil turns cloudy and unsellable. Their cargo insurance covers \$50,000 for the loss and the shipper resumes business as usual. End of story? Not so fast...three months later the shipper is inundated with irate customers, product returns and threats of legal action. It seems the insurance company

sold the cloudy olive oil to a dollar store—perfectly legal and within their rights to do so. This costs the importer an additional \$120,000 paid out of pocket.

Roanoke Trade includes the Control of Damaged Goods clause in most policies providing the discretion of whether your damaged cargo can be salvaged or destroyed. Brand image, warranties, product liability, product recall and court costs are virtually eliminated.

Free Onboard and Open Account—Are You Covered?



Contingency Insurance and Difference in Conditions are a Must in Today's Economy

Contingency Insurance and Difference in Conditions are a must in today's economy. Just because you've picked the correct Terms of Sale to protect your company doesn't mean your company still can't get hurt. In today's economic climate, open account terms are the norm and selling on open accounts means if goods are lost or damaged, your goods are at the mercy of the buyer's cargo insurance policy. As all cargo policies are not created with the same coverages, your company's risk has increased.

For example, your goods are sold on FOB terms and open account payment terms with the buyer's insurance taking over at the port. What happens if your buyer forgets to buy insurance, their policy is cancelled or they have only bought the minimum level of coverage? You may inherit this claim

in the form of non-payment. To avoid this problem, Contingency Insurance and Difference in Conditions acts as back-up should your company be impacted by this type of claim.

Ask yourself... what is my current insurance broker doing to customize my cargo insurance policy? Do we discuss our supply chain in detail or is a generic application completed year after year? Has a cargo insurance and supply chain risk management seminar been presented to our staff? Call us to let us show you the benefits you can obtain from working with us on your cargo exposures.

For more information on how Roanoke Trade can better protect your supply chain, call us at 1-800-ROANOKE.