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## ROAD CARRIER'S LIABILITY INSURANCE

**Carriers' Liability insurance will protect your business from the financial effects if the freight under your care is damaged or lost**

As a carrier, you are liable for any damages that occur to the goods belonging to your clients during loading or unloading, or while it is in transit.

Whether you operate a large vehicle fleet or a small fleet, you are transporting low risk or dangerous goods on international traffic (under CMR conventions) or national routes, you need the right insurance solution to protect you against the risks which may affect your load.



Only a carriers' liability insurance policy will protect you from costs arising from damage to or loss of a customer's property. Use an experienced commercially-minded broker to get the quality cover you need. Use our services. We can build tailor made policies around your unique needs and work with major insurance providers to acquire the appropriate cover at competitive quotes.

### **What does Carrier's Liability Insurance cover?**

Road carrier liability insurance is intended for transport companies.

This policy covers your liability as a road carrier for the proven damages arising from the transport of goods, due to the realization of any of the following risks:

- Traffic accidents, technical malfunctions, etc.
- Theft, robbery (as an optional clause)
- Delays in delivery of goods

In addition to the above, the insurance covers the costs of court disputes regarding the compensation claims of your clients.

Also, the insurance may cover the costs of unloading and reloading onto a different vehicle, if the original vehicle was involved a traffic accident, with the purpose of avoiding further damage to goods or reducing damage that had already occurred to the transported goods.

The coverage may include costs of removing the residues of destroyed goods, in order to clear the road, as well as costs of determining the cause, volume, and amount of damage.

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### **HOLFIN INSURANCE REINSURANCE BROKER S.A.**

is authorized by Financial Supervisory Authority (Decision 114401/2006), being registered in the Brokers Registry under no. RBK-368  
Trade Registry Number: J40/14097/04.09.2006; Fiscal Number: 18988490

### **Why you need a Carrier's Liability Insurance?**

Your business could suffer significant financial setbacks if found liable to compensate damages on transported goods. To protect your business, the road carrier's liability insurance is not only a wise choice, it is a must.

### **What can we do for you or your business?**

- ✓ Provide you with free and impartial specialist advice concerning risk management and cover options
- ✓ Provide you with the right insurance product which best suit your specific needs, helping you to:
  - ✓ Minimise your exposure to risk
  - ✓ Save your time and money
- ✓ Manage your insurance policies, timely informing you about the relevant aspects
- ✓ Manage your claims, provide assistance and representation in front of insurance partners
- ✓ Give you peace of mind that you are protected for things that matter to you

### **Why you should choose us?**

- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you - both in terms of cover and price
- ✓ For highly specialized insurance products and / or better premiums we have access to international markets through Lloyd's syndicates / brokers or first class insurers and reinsurers
- ✓ We think holistic and act responsible. We believe that respect and integrity are vital to building and maintaining trust and good long term relationships

### **Contact us in confidence at:**

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