



Logistics Operator Liability Insurance

Features and Benefits



EXPERTISE • SERVICE • SECURITY

Our Logistics Operator Liability Insurance product has been specifically designed as a comprehensive legal liability insurance solution for the transport and logistics industries.

It recognises that the level and extent of services now offered by the logistics industry is significantly more sophisticated than in years gone by and appreciates that the contractual basis upon which logistics providers offer their services has become more demanding.

In particular we would like to highlight the following market leading features of our policy wording:

- designed to seamlessly cover all services offered by the Insured as 'operator' including those such as haulage, storage, distribution, consolidation and deconsolidation of cargo, inventory management, product configuration, pick and pack, cargo tracking, freight forwarding, reverse logistics, and other services provided by supply chain managers;
- combines the general insurance lines of public liability, carriers liability, warehouseman's liability, statutory liability and errors and omissions together with a comprehensive costs cover;
- designed to cover the legal liability of the operator, regardless of whether that liability arises from the general law, statute law or from contract.
- In relation to contractual liability, the policy can be tailored to cover liability arising from business transacted under the operator's Standard Terms and Conditions (i.e. consignment notes, storage conditions or house bills of lading) as well as specific customer contracts (which are generally more onerous).

Our policy cover is comprehensive and includes:

- Liability for loss or damage to cargo and customers equipment including consequential loss
- Liability to third parties including property damage and personal injury
- Fines and penalties
- Liabilities and expenses arising from a pollution incident
- Liabilities arising from errors and omissions including delay and consequential loss
- Legal, defence and other costs.

Optional additional benefits available to enhance the policy cover include:

- Tenant's legal liability
- Infringement of personal rights liability
- Consultancy services liability
- Products liability.

In addition to a market-leading policy wording the Insured will also benefit from the following specialised risk management services:

- Specialised claims management services,
- Contract review and advisory service
- Operational risk assessment and mitigation advice.

Please refer to the policy wording for full details of cover and terms and conditions. For more information or a quote, contact your local Zurich Broker Manager.

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