



ALTA SIGNA



Alta Signa:
MARINE CARGO

Product Sheets:

Marine Cargo



Marine Cargo Insurance

Cargo insurance serves as a critical component in mitigating financial risks associated with the transportation of goods. In the complex landscape of global trade, uncertainties such as accidents, theft, and natural disasters can impact shipments during transit.

Our cargo insurance solutions provide a pragmatic and professional approach, offering coverage that assures businesses and traders of financial protection against potential losses. Tailored to meet the specific challenges of the supply chain, our coverage reinforces the stability of international trade by safeguarding cargo from origin to destination.



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Who can benefit from Alta Signa's product range of Marine Cargo insurance?

A diverse array of businesses and professionals engaged in the intricate world of international trade can find value in cargo insurance coverage. From importers and exporters navigating global markets to logistics companies ensuring seamless transportation, our tailored solutions cater to the unique needs of various stakeholders in the supply chain. Whether safeguarding shipments during transit or protecting inventory within warehouses, cargo insurance offers a reliable and comprehensive shield against the uncertainties inherent in the global trade landscape.

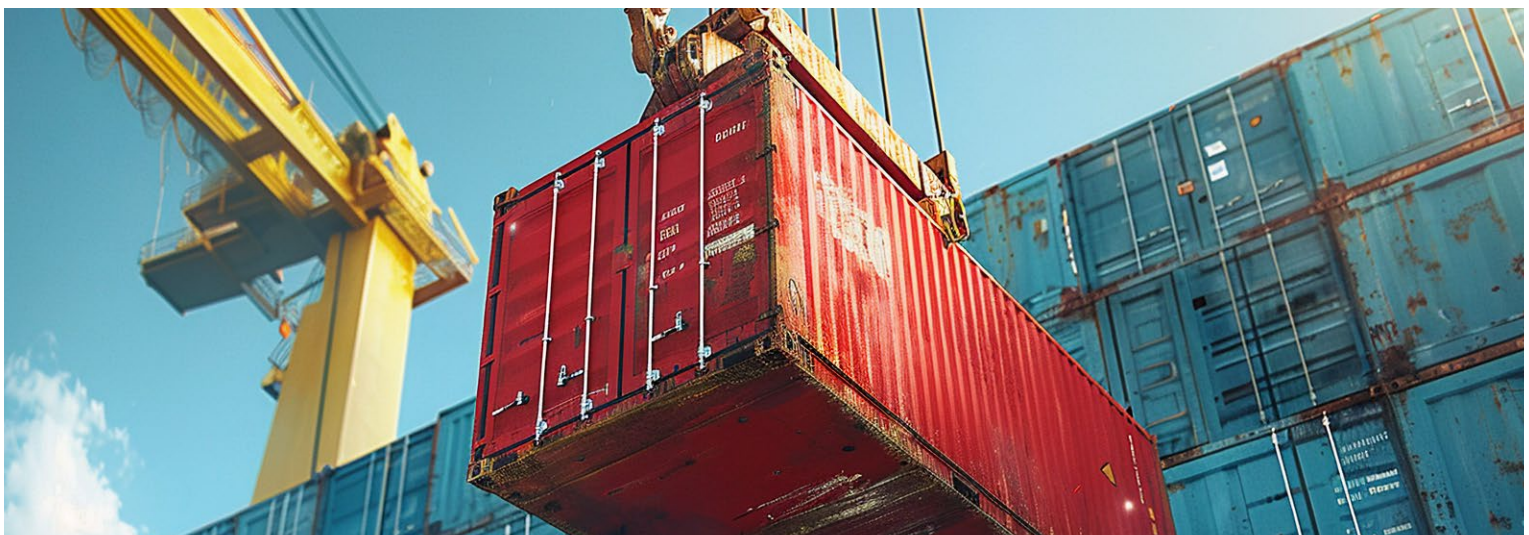
Importers and Exporters: Businesses engaged in international trade, whether importing goods for domestic distribution or exporting products to global markets.

Freight Forwarders: Companies responsible for coordinating and managing the transportation of goods on behalf of shippers, benefitting from coverage that mitigates risks during transit.

Manufacturers and Suppliers: Entities involved in the production and supply chain of goods, securing coverage to protect their products during transportation.

Logistics and Transportation Companies: Companies providing transportation services, including carriers, trucking companies, and shipping lines, seeking coverage for the cargo they handle.

Commodity Traders: Individuals or companies engaged in the buying and selling of commodities, requiring coverage for the transportation risks associated with their trading activities.



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What type of exposures can a cargo company typically insure against?

Our cargo insurance coverage is designed to be flexible and adaptive, providing a robust shield against the diverse risks inherent in the global movement of goods:

Physical Loss or Damage: Protection against physical loss or damage to goods during transportation, whether by land, sea, or air.

Theft and Pilferage: Coverage for losses resulting from theft or pilferage during the journey, ensuring financial security for valuable cargo.

Natural Disasters: Safeguarding against the impact of natural disasters such as earthquakes, floods, storms, or other unforeseen events that may affect the cargo.

General Average and Salvage Charges: Protection against additional expenses incurred due to general average contributions or salvage operations necessary to protect the entire shipment.

War and Strikes Risks: Mitigation of risks associated with war, civil unrest, or strikes that may impact the transportation and safety of cargo.

What maximum limit of liability does Alta Signa offer?

Alta Signa can underwrite up to Euro 10 million for any one loss.



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What is the Alta Signa risk appetite for Marine Cargo insurance?

At Alta Signa, our risk criteria are grounded in a commitment to quality and relevance, with each potential account subjected to a meticulous evaluation. We prioritise a deep study of individual cases, ensuring that our cargo insurance solutions align seamlessly with the unique needs and risk profiles of our clients.

Our focus is on EEA companies engaged in global import/export activities, with a particular emphasis on the nuances of the Italian market. We believe in tailoring coverage to the specific challenges faced by businesses operating within Italy, fostering a localised understanding of the intricacies of the trade landscape. Our risk criteria lead us to refrain from underwriting multinational programmes, car carriers, and livestock transport.

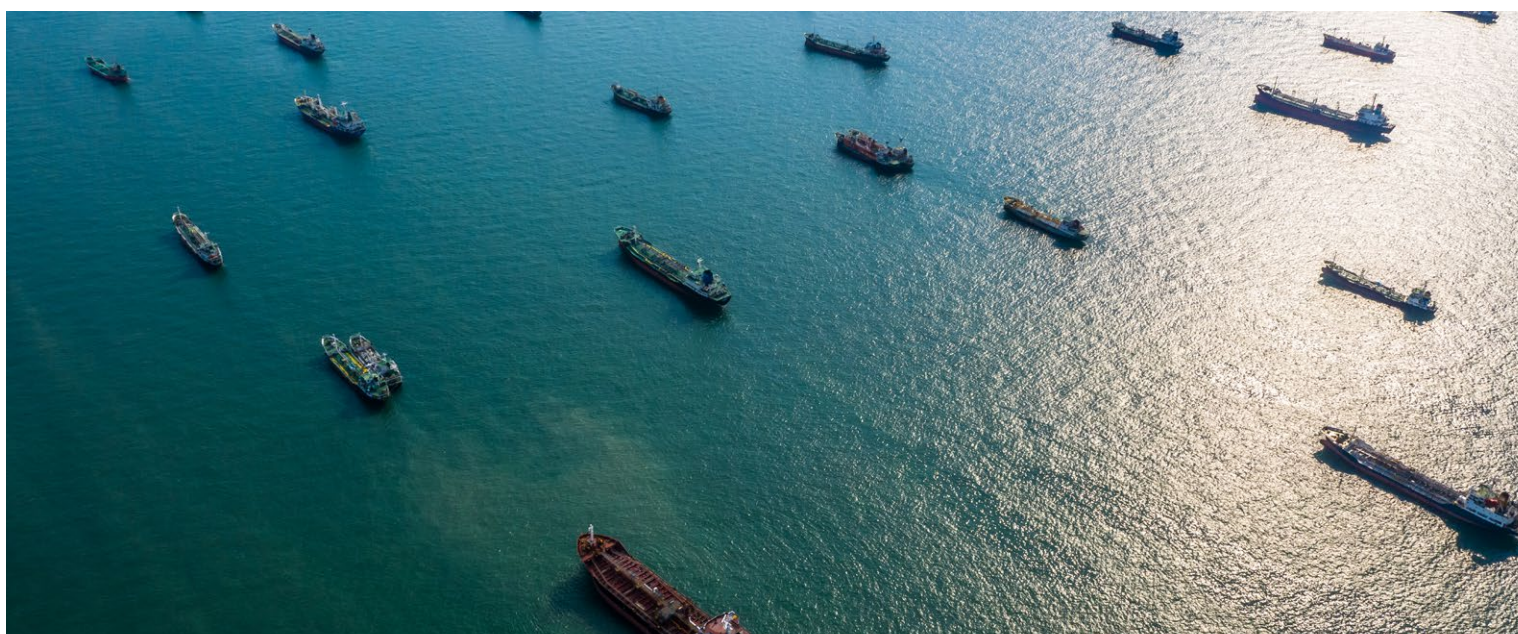
Our main targeted risks are:

SME Focus: Tailored cargo insurance for SMEs, addressing the unique challenges of businesses operating at this scale.

Italy-Centric Coverage: Specialised solutions designed for companies mainly based in Italy, offering a localised understanding of the Italian market.

Proven Risk Management: Prioritising clients with strong track records in loss prevention and risk mitigation, ensuring proactive protection for their cargo.

Premium Transport: Our cargo insurance targets businesses with first-class means of transport, providing coverage for those committed to excellence in transportation.



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Why Alta Signa?

The constantly changing nature of international trade, coupled with stringent regulations and potential geopolitical upheaval, requires insurance solutions that protect cargo owners from a range of risks.

At Alta Signa, our teams pride themselves on having in-depth knowledge and a proactive approach, which allow us to navigate the complexities of the maritime industry and ensure that our clients receive highly relevant and comprehensive protection tailored to their specific needs.

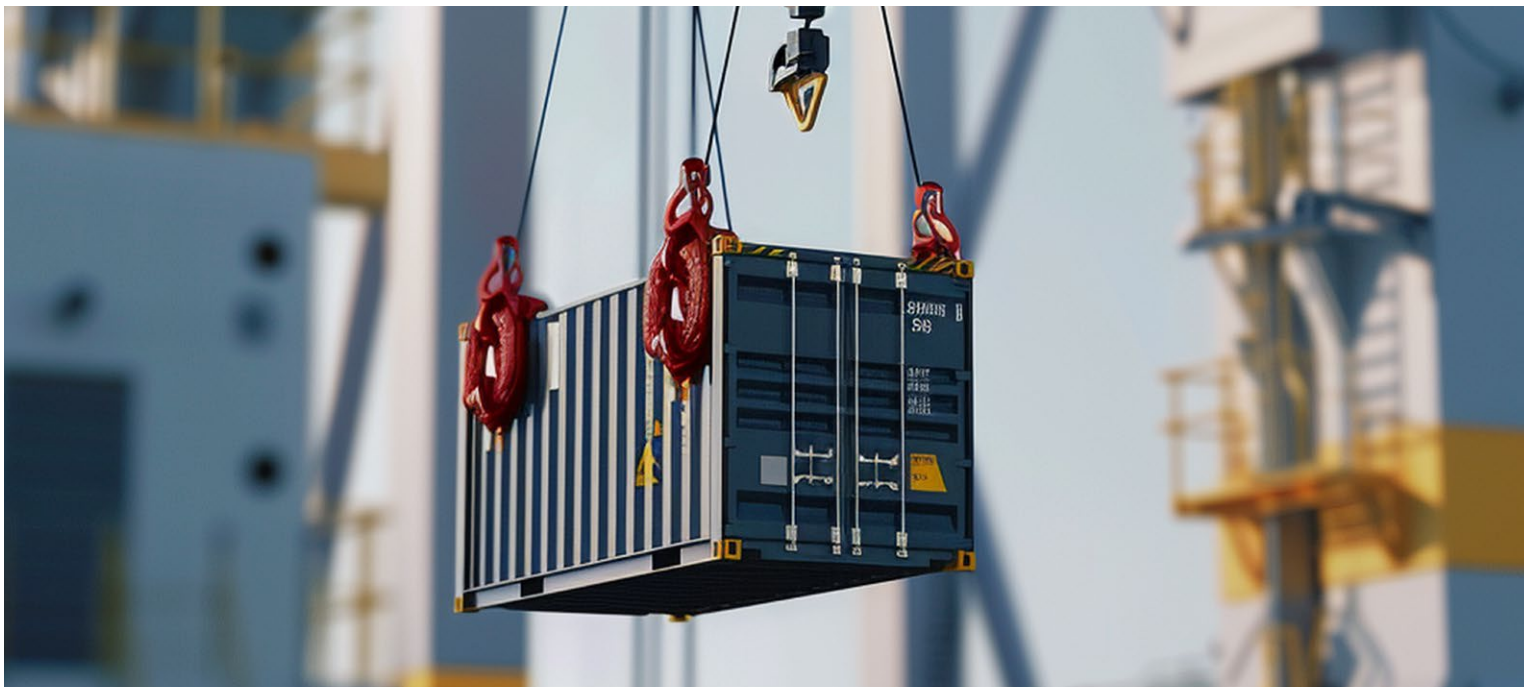
Our commitment to the maritime industry goes far beyond generic offerings, which is why when you partner with us you can expect:

Seasoned Expertise: Benefit from our team's extensive experience in cargo insurance, ensuring a depth of knowledge to navigate industry intricacies.

Proactive Market Approach: We stay ahead of industry trends, offering clients innovative solutions to address evolving risks in the market.

SME Specialisation: Tailored for Small and Medium-Sized Enterprises (SMEs), our cargo insurance solutions are crafted with a keen understanding of the unique needs of SMEs.

Client-Centric Support: Beyond insurance, we provide comprehensive support, guiding businesses through risk assessment and claims management with professionalism and dedication.



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How do we handle our Claims?

Claims handling is a client focused process for Alta Signa. Rather than taking over a claim, our claims handlers aim to respond quickly to claims' notices and assist the broker and client. Broker and client communication and support throughout the claims handling process are therefore deemed critical.

Our claims handlers have specialist product expertise and strong legal and loss adjustment knowledge, and will service brokers and clients in their native languages. They are empowered by our insurers to make fast decisions.

Alta Signa will always aim to act in good faith and honour the intent of the insurance policy. The team will operate in a non-adversarial manner and seek speedy resolutions.

To assist with our goals and future growth, we are in the process of building a claims database that can be deployed for broker and customer education, predictive analytics, risk pricing and the setting of pre-loss risk appetite parameters.



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