

Smart Cargo + Cyber™

Policy Comparison Sheet



Smart Cargo + Cyber™ offers brokers advantages over traditional ocean cargo insurance by utilizing cargo sensor data, advanced analytics, and innovative technology to provide better pricing, enhanced coverage, and tools for proactive risk management and loss prevention.

Smart Cargo +
Cyber™

Technology			
Fast, Easy to Use Digital Platform With Secure, Password-Protected Login	✓	<input type="checkbox"/>	<input type="checkbox"/>
Smart Cyber Endorsement With Coverage For Business Interruption and Contingent Business Interruption	✓ Industry First	<input type="checkbox"/>	<input type="checkbox"/>
Online Policy, Claims Submissions & Information	✓ 24/7 365 Access	<input type="checkbox"/>	<input type="checkbox"/>
Administration Dashboard with Customizable Reporting	✓	<input type="checkbox"/>	<input type="checkbox"/>
Dynamic Loss Prevention® Dashboard with Recommendations to Reduce Spoilage Risk	✓	<input type="checkbox"/>	<input type="checkbox"/>
Digital Information Exchange Between Broker and Underwriter	✓	<input type="checkbox"/>	<input type="checkbox"/>
Corvus Cargo Score Based on Buyer's Cargo Temp. Stability	✓	<input type="checkbox"/>	<input type="checkbox"/>
Online Certificate Issuance	✓	<input type="checkbox"/>	<input type="checkbox"/>
90-Day Policy Expiration Email Notification to Broker	✓	<input type="checkbox"/>	<input type="checkbox"/>

Coverage			
Admitted Paper	✓	<input type="checkbox"/>	<input type="checkbox"/>
Vessel/Air Transit	✓	<input type="checkbox"/>	<input type="checkbox"/>
War/SR&CC	✓	<input type="checkbox"/>	<input type="checkbox"/>
Domestic Transit	✓	<input type="checkbox"/>	<input type="checkbox"/>
Location Extensions - (Warehouse/Processing)	✓	<input type="checkbox"/>	<input type="checkbox"/>
Salesperson's Sample	✓	<input type="checkbox"/>	<input type="checkbox"/>
Exhibition/Trade Shows	✓	<input type="checkbox"/>	<input type="checkbox"/>
Refrigeration	✓	<input type="checkbox"/>	<input type="checkbox"/>
Warehouse to Warehouse Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>
Ancillary Risk Management Services	✓	<input type="checkbox"/>	<input type="checkbox"/>
U.S. Based Claims Team with Many Years' Experience, W.K. Webster	✓	<input type="checkbox"/>	<input type="checkbox"/>

Coverage (cont.)

Financial Strength; Argo Group, Best's Rating A, XIII

✓

Coverage Enhancement

Remove Human Error Exclusion

✓

Spoilage

✓

Product Deterioration on Goods While at Processor

✓

Net Profit and Extra Expense on Product While at Processor

✓

Business Intelligence

Dynamic Loss Prevention® - Corvus Score is Presented at the Time of Quoting and Updated Throughout the Policy Period to Help Prevent Claims

✓

Temperature Instability Issues are Red-Flagged and Delivered with Actionable Recommendations

✓

Data-Driven Risk Reduction Recommendations

✓

Offered with the financial security of Argo Group (Best's Rating A, XIII)

