Absorb financial losses in the case of a loss event.

Where is the risk?
Transportation damages are not just extremely annoying. They may have significant financial consequences for businesses. In the worst case, a business may even face insolvency.

For manufacturers, it is not just the loss of turnover which has a negative impact. No variable costs such as material costs, piecework wages and turnover tax are incurred because they depend on the scale of business operations. However, ongoing, or fixed, expenses are another story. They are incurred regardless of production quantities.

Examples of these expenses include:
- Interest payments for loans/credit lines
- Rent for buildings, land or premises which support business operations
- Telephone costs (flat rate)
- Payroll costs
- Real estate taxes

What does the marine consequential loss insurance cover?
With HDI marine consequential loss insurance (MCL), you secure your business against these financial burdens caused by transportation losses which result in an interruption to your business operations. The insurance coverage only requires that the cause of the damage to goods corresponds to the marine cargo insurance concluded with HDI. In addition, the goods at the company can only be used partially or not at all.

What cover does the marine consequential loss insurance offer?
In addition to ongoing expenses, additional costs as well as lost profits may be insured. HDI marine consequential loss insurance (MCL) not only makes a significant contribution to maintaining your business, but also represents an important element in securing your investments. In doing so, our customers are relying on HDI’s high degree of efficiency as part of the Talanx Group. Our experience has shown that loss events may quickly reach a large financial magnitude and as a result present great challenges even for the insurers.

Tip from the experts
Take countermeasures early on
Do you know your suppliers’ dependencies and those of their suppliers? Using our supply chain analysis, we can identify the fields in which there is an increased risk of consequential damages and we can help to nip these in the bud.

What are the benefits of marine consequential loss insurance?
At the same time, you can benefit from HDI Risk Consulting’s many years of know-how. This is particularly important in the case of so-called bottleneck machines whose ability to operate is fundamental to entire production processes. In particular, risks of damage in this sensitive area may be limited early on through targeted measures related to securing loads and having our experts support your transport processes.

To sum up
- Protection from the consequences of interruption of business due to damage during transportation
- Cover for ongoing costs, additional costs incurred or loss of earnings
- HDI’s significant financial strength as a company in the Talanx Group
- Measures to secure cargo and monitor transportation

The accompanying product information provides an overview of the insurance cover. The legally binding scope of the insurance cover can be found in the wording of the conditions that are documented in the insurance certificate.
We are ...

- the strong partner for companies of all sizes and in all industries
- there for you in person, with skilled partners on location
- experienced in the development of perfectly customised insurance solutions
- strong performers thanks to our comprehensive risk management and our excellent damage regulation
- able to resolve problems internationally, in over 130 countries
- integrated into a financially strong group: Talanx