Playing it safe in case of liability claims.

Where is the risk?
The everyday transport of goods is fraught with far-reaching liability risks for freight forwarders, carriers and warehouse keepers. Based on the liability provisions provided by law and those found in the transport agreement, businesses may be held liable for damaged or lost cargo. The same applies for financial damages which are incurred by a customer, for example as a result of a delayed delivery.

The service provider is also liable for these damages depending on the applicable basis for liability, irrespective of own fault. If a customer makes a claim with regard to damage to goods being transported, the service provider (freight forwarder, carrier, warehouse keeper) must clarify itself if it must compensate the loss. This is often difficult without knowledge of the law in the case of transport using different means of transport.

What does the Freight Forwarder’s and Carrier’s Liability Insurance cover?
HDI’s Freight Forwarder’s and Carrier’s Liability Insurance covers these risks of liability for you under an insurance policy. Another element is a legal protection service to fend off unjustified claims for damages.

The importance of this type of protection is also confirmed by the fact that it may be legally mandatory.

What cover does the Freight Forwarder’s and Carrier’s Liability Insurance provide?
HDI Freight Forwarder’s and Carrier’s Liability Insurance is basically relevant for freight forwarders, carriers and warehouse keepers. Even though the service providers often appear to operate jointly in practice, they each have distinct functions:

- **Carriers** undertake the commercial transport of goods. They are obliged to transport the goods within the agreed delivery period to the agreed upon destination on the basis of the freight contract and to deliver them to the recipient at their destination.

- **Freight forwarders** undertake to organise the shipping of goods – starting with determining the means of transport and the route through to the conclusion of required freight, storage and forwarding agreements. In addition, they frequently assume tasks associated with the transit commission such as preparing customs documents.

- **Warehouse keepers** undertake the commercial storage of goods. Based on the storage agreement, they are liable for damage or loss of goods starting with the time of handover through their delivery.

Insurance cover applies to liability arising under transport contracts which your business concludes in its capacity as a freight forwarder, transporter or warehouse keeper. The associated liability is assessed on the basis of statutory provisions and contractual terms. With HDI’s Freight Forwarder’s and Carrier’s Liability Insurance you are safely under way in all cases. Following an assessment of your risk situation, we can insure your liability risks on a comprehensive and customised basis.

### At a glance
- Covers liability for damaged or lost goods and for late delivery
- Protection against unfounded claims

### Tip from the experts
**Following international regulations**

In the case of cross-border transit, liability is frequently governed by international treaties such as the “Convention on the Contract for the International Carriage of Goods by Road” (CMR) or the “Montreal Convention” (MC). The rules contained in such conventions may take precedence over national laws and regulations under certain circumstances.

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