



# Risk Appetite



Protect goods in transit—by land, sea, and air

## Discover how Loadsure stacks up against other types of coverage

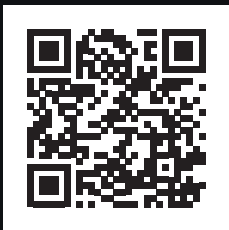
	Carrier Liability Policy	Shipper's Interest "all-risk" policy	Loadsure
<b>COST</b>	<ul style="list-style-type: none"> <li>Required; not a cargo policy</li> </ul>	<ul style="list-style-type: none"> <li>Highly variable and expensive</li> </ul>	<ul style="list-style-type: none"> <li>Dynamically priced to offer the industry's best rates</li> </ul>
<b>EASE AND SPEED</b>	<ul style="list-style-type: none"> <li>Average 12 hours via manual broker process</li> </ul>	<ul style="list-style-type: none"> <li>Average 12 hours via manual broker process</li> </ul>	<ul style="list-style-type: none"> <li>Domestic and international coverage in 40 seconds or less, accessible anywhere</li> </ul>
<b>COVER</b>	<ul style="list-style-type: none"> <li>Minimum of \$75,000</li> <li>Only when goods are in the care of the carrier</li> <li>Shippers must prove loss/damage is the direct result of carrier negligence</li> <li>Extensive defenses and exclusions for loss/damage (e.g. Acts of God)</li> <li>Only up to limits set by the carrier on the bill of lading</li> </ul>	<ul style="list-style-type: none"> <li>Policy terms vary</li> <li>Offers improved cover over a MTC liability policy</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$2M for any single mode of transport and \$100K for LTL</li> <li>Door-to-door</li> <li>Pays regardless of the shipper's ability to prove carrier negligence</li> <li>Pays for losses outside of the carrier's control</li> <li>Pays the shipper for the full value of the lost/damaged goods</li> </ul>
<b>CLAIMS</b>	<ul style="list-style-type: none"> <li>Manual process</li> <li>On average, settled within 120 days*</li> </ul>	<ul style="list-style-type: none"> <li>Manual process</li> <li>On average, settled within 30 days*</li> </ul>	<ul style="list-style-type: none"> <li>Digital and app-based process</li> <li>On average, paid within days or even minutes*</li> </ul>
<b>DATA</b>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>Advanced analytics for smart pricing</li> <li>Anti-fraud tools</li> <li>Risk management</li> </ul>

\*From time of claim submission to settlement receipt



Still have questions?

We're here to help. Don't hesitate to give us a ring at +1 303 578 2440 to learn more about your Loadsure coverage.



Get started today

+1 303 578 2440

[info@loadsure.net](mailto:info@loadsure.net)

[loadsure.net](https://loadsure.net)