

You're in control



GOODS IN TRANSIT POLICY



Protect your business's most valuable assets while they're on the move with AAR's Goods in Transit Policy. We offer comprehensive coverage to ensure your property is safe from the moment it's loaded to its final destination. Our policy is designed to give you peace of mind, knowing your goods are protected against a range of perils.

What We Cover

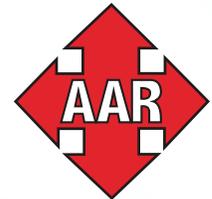
Our policy provides indemnification for loss or damage to your property while it's being loaded onto, carried by, or unloaded from a specified conveyance. We cover a variety of incidents, including:

Accidents and Perils: Protection against accidents and other perils not explicitly excluded in the policy.

Transit Expenses: Coverage for costs associated with an accident, such as:

- Debris removal from the accident site.
- Transferring property to another vehicle after an accident and reloading it.
- Securing and protecting the property at the accident scene.
- Damage to tarpaulins, sheets, ropes, and packing materials following an accident.

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Insurance

What's Not Covered

While our policy is extensive, there are certain situations where coverage does not apply. These include:

- **Wear and Tear:** Loss or damage from depreciation, rust, insects, or inherent vice, unless it's a direct result of a fire, theft, or accident to the conveyance.
- **Packing Issues:** Loss or damage due to defective or inadequate packing.
- **Theft:** Theft from an unattended vehicle unless the vehicle is securely locked with the keys removed, or the vehicle is in a securely locked building requiring forcible entry.
- **Refrigeration Breakdown:** Any loss or damage caused by the breakdown of refrigeration equipment.
- **Certain Goods:** We do not automatically cover items like bullion, jewelry, precious metals, works of art, or livestock unless you have a specific agreement with us beforehand.

Your Responsibilities as the Insured

To ensure your policy remains valid and you're fully covered, you must:

Disclose Material Facts: Provide all information that could influence our decision to accept the risk and determine the policy terms.

Exercise Reasonable Care:

- Maintain your vehicles in an efficient, roadworthy condition.
- Ensure goods are protected from loss or damage.
- Use a sound tarpaulin to cover the entire load if the vehicle is not enclosed.
- Use due diligence when selecting employees and contracted carriers.

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Insurance

Claims Process Made Simple

In the event of an incident that may lead to a claim, please follow these steps:

1. **Immediate Notification:** Notify us immediately of the incident.
2. **Damage Prevention:** Take all reasonable steps to prevent further loss or damage.
3. **Documentation:** Keep the damaged goods unaltered for our inspection.
4. **Police Report:** If the loss involves theft, give immediate notice to the police and take steps to recover the goods.
5. **Claim Submission:** Furnish full information, particulars, and evidence to substantiate the claim, including invoices and delivery notes.

Contact Us Today

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