



## Ocean Marine Cargo Appetite Guide

<b>Products</b>	Ocean Cargo & Stock Throughput Coverages
<b>Target Industries</b>	Importers/Exporters, Freight/Logistics Companies, Manufacturers, Distributors, Retailers and Wholesalers
<b>Territory</b>	Worldwide
<b>Capacity</b>	Up to \$10,000,000 - Ground up, Excess or Quota Share
<b>Minimum Premium</b>	\$10,000
<b>Carrier</b>	A++ from AM Best, AA+ from Standard & Poor's
<b>Policy Forms</b>	Institute Cargo Clauses - All Risks Coverage
<b>Coverage Extensions</b>	Inland Transit, Storage, War and Strikes, Riots

### Importers/Exporters

#### Preferred Classes

Manufactured Goods  
Equipment and Parts  
Containerized Cargoes  
Consumer Goods

#### Potential Classes

Heavy Equipment

#### Limited Classes

Refrigerated & Frozen Goods  
Break Bulk Shipments on Deck  
Bulk Commodities

#### Undesirable Classes

Commodity Traders especially cross voyages  
Steel and Scrap Metal Shipments  
Cigarettes, Fine Arts or Specie Shipments  
Rejection Coverage  
Household Goods & Personal Effects

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## Manufacturers / Distributors / Retail / Wholesalers

### Preferred Classes

Manufactured Goods  
Equipments and Parts  
Clothing  
Shoes  
Consumer Goods

### Potential Classes

Fragile Goods  
Consumer Electronics  
Heavy Machinery/Equipment  
Processing Risks  
Pulp/Paper

### Limited Classes

Highly Sensitive Equipment  
Refrigerated & Frozen Goods  
Watercraft  
Heavy Lift Shipments  
Ocean Tows

### Undesirable Classes

Terminal Voyage Shipments  
Scrap Metal  
Equipment towed on its own bottom  
Used or Second Hand Equipment  
Automobiles

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## Stock Throughput

### Preferred Classes

Transit Driven Placements  
Non-CAT Exposed Locations  
10 or Less International Storage Locations

### Potential Classes

Refer to Transit Appetite for Importers/Exporters & Manufacturers/Distributors Retail/Wholesale

### Limited Classes

Refer to Transit Appetite for Importers/Exporters & Manufacturer/Distributors Retail/Wholesale

### Undesirable Classes

Standalone Stock  
Excess Stock  
Grain Accounts  
Non-Protected Risks

The above list is not intended to be all inclusive but rather just a broad overview of the Company's appetite. Each risk submitted will be reviewed and underwritten based on its own unique risk characteristics.

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Berkshire Hathaway  
Specialty Insurance

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