



Berkshire Hathaway
Specialty Insurance

Ocean Marine Cargo Appetite Guide

BHSI's Ocean Marine team targets industry segments including manufacturers, distributors, retailers, wholesalers, importers, exporters, and freight and logistics companies. We specialize in unique ocean marine cargo exposures and have the expertise to provide tailored coverage for our customer's needs.

Products	Ocean Marine Cargo and Stock Throughput Coverages on an Admitted Basis
Carrier	Berkshire Hathaway Specialty Insurance Company A ++ from AM Best, AA + from Standard & Poor's
Target Industries	Manufacturers, Distributors, Retailers, Wholesalers, Importers, Exporters, Freight and Logistics Companies
Territory	United States and its territories
Capacity	Up to \$10,000,000 – Ground up or Quota Share Varies by class and risk conditions
Minimum Premium	\$10,000
Forms	Berkshire Hathaway Specialty Insurance Company Ocean Marine Cargo Policy Form – Based on the American Institute Cargo Clauses
Coverage Extensions	Domestic Inland Transit, Warehouse (Stock), War, Strikes, Riots, and Civil Commotions

Manufacturers, Distributors, Retailers, and Wholesalers

Preferred Classes

Manufactured Goods
Equipment and Parts
Consumer Goods
Containerized Cargoes

Potential Classes

Fragile Goods
Consumer Electronics
Heavy Equipment

Limited Classes

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

Undesirable Classes

Excess Stock
Standalone Stock
Terminal Voyage Shipments
Scrap Metal Shipments
Recyclers
Processing
Wineries

Importers and Exporters

Preferred Classes

Manufactured Goods
Equipment and Parts
Consumer Goods
Containerized Cargoes

Potential Classes

Heavy Equipment

Limited Classes

Bulk Commodities
Used Goods
Household Goods and Personal Effects
Refrigerated and Frozen Goods
Break Bulk Shipments on Deck

Undesirable Classes

Excess Stock
Standalone Stock
Commodity Traders
Steel and Scrap Metal Shipments
Recyclers
Cigarettes, Fine Arts, or Specie Shipments
Rejection Coverage

Freight and Logistics Companies

Preferred Classes

Freight Forwarders
Third Party Logistics Providers
Small Package Shippers

Potential Classes

Forwarders or Logisticians in Specialized Equipment or Heavy Industries

Limited Classes

Forwarders or Logisticians (see Importers and Exporters section)

Undesirable Classes

Forwarders or Logisticians specializing only in High Valued Goods or Specie
Forwarders or Logisticians specializing in trade only between foreign countries or high-risk countries

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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For more information, contact info@bhspecialty.com.

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