

# INTRODUCING CARE



**WHO ARE WE**



**Care is an international insurance broker.**

**As such, we negotiate dedicated covers for our clients, both corporate and individual, by liaising with the leading international insurance companies.**

**Our headquarters are in Milan.  
In Italy's most dynamic  
geographic area.**



**Care Suisse operates  
independently in Lugano  
for the Swiss market.**

**We serve our corporate clients  
in the main areas of risks,  
but we have a special expertise  
in Marine insurance and in some  
some highly technical areas.**



# GLOBAL

Italy and Switzerland,  
Lloyd's of London, the world.  
Our wide network and our  
unisonSteadfast membership.  
Covering you,  
wherever you are.

# OUR TEAM IN CARE

**18**

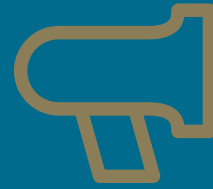
**Specialists**

**2**

**Marine  
consultants**



# LET'S TALK ABOUT OUR WORKFLOW



**GENERAL MANAGEMENT,  
SALES DEVELOPMENT**



**TECHNICAL  
BROKING**



**LEGAL AND  
CONTRACTUAL**



**NEGOTIATION  
AND PLACEMENT**



**CLAIMS  
HANDLING**





# OUR INTERNATIONAL NETWORK



**LLOYD'S**

**unisonsteadfast**  
Insurance brokers worldwide



**OUR OWN NETWORK  
OF CORRESPONDENTS  
IN KEY-COUNTRIES.**



**AS LLOYD'S  
CORRESPONDENTS  
WE CAN PLACE  
COVERS WORLDWIDE.**



**WE ARE PROUD  
MEMBERS OF  
UNISONSTEADFAST,  
A NETWORK OF  
350 INSURANCE  
INTERMEDIARIES  
WORLDWIDE.**



# OUR INSURANCE PARTNERS

**CNA  
HARDY**



TRAVELERS 

Allianz 



**TT CLUB**   
established expertise



 **ITAS**  
ASSICURAZIONI

UnipolSai  
ASSICURAZIONI

**Siat**  
ASSICURAZIONI

**MS  Amlin**



  
**TOKIO MARINE**  
INSURANCE GROUP



 **ARGO INSURANCE**

 **NEWLINE**  
INSURANCE COMPANY LIMITED

  
**ASPEN  
INSURANCE**



# FOCUS ON OUR SERVICE



**NEGOTIATION  
AND SUPPORT**



**MARINE  
CLAIMS HANDLING**



**CONTRACTUAL  
REVIEW**



**TRAINING  
AND SUPPORT**

# NEGOTIATION AND SUPPORT

- » **Bespoke quotations for special risks**
- » **Wide negotiation power, meaning more flexibility from insurers**
- » **Assistance in issuing policy documents and insurance certificates**

# MARINE CLAIMS HANDLING

- » **Internal specialised department, providing support in documents collection and paperwork handling up to reimbursement**
- » **Where requested, support of international third-party specialised players**
- » **Appointment of trusted surveyors**
- » **Regular reporting**
- » **Specialised consultants available**



# CONTRACTUAL REVIEW

- » **Legal and insurance analysis of contracts**
- » **Legal professionals involved in the comparison between the contracts' requirements and existing covers**
- » **Separate negotiation in case of gaps**
- » **Consultancy, support and prevention**



# TRAINING AND SUPPORT

- » **Bespoke insurance training**
- » **Explaining Marine insurance and liabilities, how these impact on the client**
- » **How to offer all-risks insurance through appropriate commercial and technical strategies**
- » **Technical analysis of risks**





# YOUR ADVANTAGES

**ESTABLISHED  
EXPERTISE IN  
TECHNICAL AREAS**

**ASSISTANCE  
AND SERVICE  
WORLDWIDE**

**AVAILABILITY OF  
OUR SPECIALISTS,  
IN-HOUSE CLAIMS  
HANDLING**

**EFFECTIVE RISKS  
ANALYSIS IN A  
COMPLEX AND EVER-  
EVOLVING WORLD,  
CONTRACTUAL  
REVIEW**

**TRAINING TO  
CLIENTS, REGULAR  
PROVISION OF NEWS  
THROUGH OUR  
WEBSITE AND  
SOCIAL MEDIA**





# MARINE INSURANCE

# CARRIER AND FREIGHT FORWARDER LIABILITY

The basic cover of any  
logistics operator worldwide.

- 1 Covering the liability of a carrier or a freight forwarder for damages or losses sustained by goods in their control and custody (transport and storage). Limits of liability vary from country to country according to local laws or international conventions, corresponding to a amount per kilogram.**
- 2 Within the same insurance it is also possible to cover the liability of a carrier or freight forwarder for its own errors and omissions (i.e. a professional indemnity insurance).**

# ALL-RISK CARGO INSURANCE



- 1** Where the liability cover stops at an amount established by the law according to the weight, the all-risks cover for the goods (a.k.a. shippers' interest) in case of damage can refund the full and actual value of the goods to the client.
- 2** Therefore, the all-risks coverage for goods insures against physical damages to transported goods, no matter the conveyance (air, ocean, rail, road). It is possible to cover almost any type of goods, also including the storage in the ordinary course of transit.
- 3** All-risks insurance is based on Institute Cargo Clauses (A) and has very few exceptions.

# COVERING SPECIAL GOODS





**WHY IS IT IMPORTANT**



Claim example:

## **MELTED CHOCOLATE**

**Refrigerated container to Egypt, packed with 100.000 USD worth of chocolate. It's July 15th. Machinery breaks down and chocolate melts within 4 hours.**



**NOT COVERED**

**Standard all-risks insurance covers perishables only 24 hours after a refrigerator's breakdown. Special cargoes to special territories need special protection: We can cover this with special extension from the 1st minute!**

**There are thousands of such cases. Each cargo is different and needs a bespoke cover, negotiated with professionals. We can help in most situations.**



# STORED GOODS

**Not just goods on the way:**



**It is also possible to cover on an all-risks basis goods in storage for longer periods of time. This product is increasingly requested by logistics operators who wish to invest in the storage of goods for their clients, therefore going beyond the mere transport.**

# OTHER MARINE COVERS

# PURE MARITIME COVERS



**CHARTERERS'  
LIABILITY**



**HULL AND  
MACHINERY**

## OTHER TECHNICAL AREAS OF RISK WE CAN HELP YOU WITH AS A FIRM:



**Thanks  
for your  
attention**



# You can reach us here:



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## Contact us:

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