

Stock Throughput

Buyers of insurance for goods in transit and storage continuously seek to lower retentions, increase coverage and lower premium costs. With the periodic fluctuations in the Property market and the current difficulty in obtaining needed catastrophic loss limits, many organizations are turning to the Marine market and its Stock Throughput form as an attractive alternative to the Property market's Warehouse and Inland Transit coverage.

Willis Marine North America has been very successful in placing Stock Throughput programs with the global Marine markets. These programs employ all-inclusive policies covering goods from the time an insured assumes an interest in them (e.g., raw materials, components, etc.) until their interest ceases (i.e., sale to the final buyer) and including the time the goods are stored and/or under processing by the insured.



Marine

Form and Benefits

Willis Marine North America's Manuscript Cargo Form is the basis of the worldwide policy that provides cradle-to-grave coverage with the following advantages.

- Covers goods, finished or otherwise, in transit on an all-risk basis
- Extends to goods in storage/warehousing/detention/processing without time limitations
- Competitive rating structure; these non-reporting policies are rated against sales
- Low deductibles on goods in storage/detention, including Earthquake and Windstorm zones
- Limits of liability for storage/inventory in excess of \$100 million per location available, including California
- Coverage includes significant global Earthquake, Windstorm and Flood limits
- Excellent underwriting security
- Local fronting policies available

Contacts

For additional information on this option, please contact the Willis Marine Associate in your area.

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Stock Throughput Candidates

If you have transit exposures as well as significant storage, warehouse, detention and/or processing exposures, you may want to consider an all-inclusive Stock Throughput program. Manufacturers, retailers and distributors, regardless of their particular industry, are ideal candidates.

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