



# FREEBOARD MARITIME CARGO LIABILITY

PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

## HOW DOES THIS PRODUCT COMPARE TO A “STANDARD” OFFERING?

Freeboard Maritime Cargo Liability is designed to provide cover in the event of a company, in the course of providing their professional services, becoming liable to a third party with whom they do not have a contractual relationship.

Our specialist underwriters can offer:

- No claims rebates.
- Free contractual risk management guidance.
- Support from worldwide network of correspondents.
- Loss prevention guidance.
- Worldwide coverage

## WHAT ELSE DO YOU NEED TO KNOW?

- Cargo Liability
- Third Party legal Liability
- Claims Expenses
- Professional Indemnity Insurance extension
- Fines and Duties Liability Insurance extension

## WHO QUALIFIES?

We can offer cover tailored to the needs of a wide range of freight forwarders and logistics providers including:

- Ocean Freight Forwarders
- Air Freight Forwarders
- Non Vessel Owning Common Carriers (NVOCCs)
- Multimodal Transport Operators (MTOs)
- Road and Rail Hauliers
- Customs Agents
- Logistics Operators
- Warehouse and depot Operators

# WHY DO BUSINESS WITH PEN?

**Pen Underwriting (Pen) is a multi-class, multi-territory Managing General Agent (MGA).**

When we set up Pen in 2014, we brought together some of the UK's best known and most respected underwriting businesses, many with decades of underwriting expertise.

From a 'super start-up' of a dozen or so brands, to a single cohesive £650m GWP business, we're setting our sights on our next milestone – with a bold new vision to become a £1bn GWP underwriting & distribution business.

Over the last six years, the businesses have integrated to form one single operation that had broad distribution and acted like an insurer, responsible for everything apart from the capital at risk.

In 2021, with the majority of the integration work done, and with Pen operating as a single business, Pen is redefining itself – not as the business it thought it might become, but as something even better – the business the market needs it to be.

**Our values – IDEAS, AGILITY, CONNECTING, FULFILMENT and SOLVING – are built on strong foundations.**

## IDEAS

We find smart ways to make the most of opportunities

- Leveraging expertise and technology to create solutions
- Bringing new products and services to market
- Solving broker, carrier, coverholder and insured pain points

## AGILITY

We are responsive people, empowered to make decisions

- Meeting Pen service standards
- Adapting products and processes quickly
- Being flexible in how we address challenges

## CONNECTING

We work together to offer joined up solutions

- Being accessible to other teams
- Collaborating on initiatives across the business
- Being proactive about cross-selling opportunities

## FULFILMENT

We deliver products, services, processes & infrastructure that provide a competitive advantage

- Satisfying needs of all stakeholders
- Executing work with attention to detail
- Providing a consistent customer experience

## SOLVING

We focus on building our reputation as long-term partners

- Developing sustainable business practices
- Progressing our expertise, skills, and technology
- Creating solutions for the future

## BUSINESS DEVELOPMENT CONTACT

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