



UPS Capital®



YOU DON'T THINK TWICE ABOUT CAR, HOME OR HEALTH INSURANCE. *Why roll the dice with your supply chain?*

An all-risk cargo insurance policy from UPS Capital provides a superior risk-mitigation alternative to carrier liability, or your business commercial policy.



Bottom line protection
Coverage up to the full sales value of your goods



Real insurance
A policy configured just for your business



Time
90 days to report and file a concealed damage claim²



Savings
Likely costs less than excess liability coverage



Fast claims
92% of claims are paid within 5 business days



Flexible
Expand coverage to include your warehoused inventory

What can possibly go wrong? Storms. Fires. Accidents. Theft. Inadequate packing by a vendor. Or just plain bad luck. In the event of a lost or damaged shipment, you may quickly discover all the gaps and loopholes in — and limits of — carrier liability.

Before you assume your shipments are adequately covered, get the facts.

CARGO INSURANCE THROUGH UPS CAPITAL®	CARRIER LIABILITY
Claim settlement based on real valuation (Ex. invoice value + freight costs)	Claim settlement based on weight of the shipment, package count or invoice value (if declared and agreed to by the carrier for a higher freight rate)
Consistent and reliable protection for all carriers, all modes	You must know the terms of service for each carrier and mode, including the liability offered, exemptions and exceptions
Coverage for all risks ¹	Carrier may be exempt of liability for acts of God, strikes, civil commotion and other risks covered by insurance
No need to prove fault or liability on the part of the carrier	Carrier may use multiple defenses to deny claims, and without establishing carrier liability there is no recovery
Coverage is door-to-door, regardless of how many carriers are used	A claim may need to be filed against each carrier individually, depending upon how shipment is structured
90 days to uncover concealed damage and still file a claim ²	Once bill of lading is signed, without exception, may be complicated and subject to onerous time frames
Coverage for additional expenses incurred to expedite a replacement shipment due to loss or damage	No coverage liability for expediting expenses
Claims commonly resolved within 7–10 business days	Claims against carriers can be lengthy, often requiring expensive and protracted litigation

Bottom line: If something bad happens to your cargo, nothing good can happen unless you have real insurance.

That's where we come in. We're UPS Capital. We offer real insurance solutions that help protect your supply chain, safeguard your reputation and protect your bottom line.

Be sure. Be insured.™

Let the licensed insurance specialists at UPS Capital Insurance Agency, Inc. analyze your supply chain and structure an all-risk cargo insurance policy to effectively protect against uncovered losses.

upscapital.com | (877) 263 8772

Why UPS Capital? Nobody understands transportation and logistics like UPS®. And while you've probably never thought of a UPS company for financing and insurance services, our global supply chain expertise uniquely positions us to help protect companies from risk, and leverage cash in their supply chains. Insurance companies and banks can't say that.

¹ Insurance coverage exclusions apply.

² 90 days provided standard in CargoEdge™ policies offered through UPS Capital Insurance Agency, Inc.

Insurance coverage is underwritten by an authorized insurance company and issued through licensed insurance producers affiliated with UPS Capital Insurance Agency, Inc., and other affiliated insurance agencies. UPS Capital Insurance Agency, Inc. and its licensed affiliates are wholly owned subsidiaries of UPS Capital Corporation. The insurance company, UPS Capital Insurance Agency, Inc. and its licensed affiliates reserve the right to change or cancel the program at any time. The insurance coverage is governed by the terms, conditions, limitations and exclusions set forth in the applicable insurance policy. Coverage is not available in all jurisdictions.