

## Coverage Comparison



Protect goods in transit—by land, sea, and air

## Discover how Loadsure stacks up against other types of coverage

	Carrier Liability Policy	Shipper's Interest "all-risk" policy	Loadsure
соѕт	<ul> <li>Required; not a cargo policy</li> </ul>	<ul> <li>Highly variable and expensive</li> </ul>	<ul> <li>Dynamically priced to offer the industry's best rates</li> </ul>
EASE AND SPEED	Average 12 hours via manual broker process	Average 12 hours via manual broker process	<ul> <li>Domestic and international coverage in 40 seconds or less, accessible anywhere</li> </ul>
COVER	• Minimum of \$75,000	<ul> <li>Policy terms vary</li> <li>Offers improved cover over a MTC liability policy</li> </ul>	
	<ul> <li>Only when goods are in the care of the carrier</li> </ul>		<ul> <li>Up to \$2M for any single mode of transport and \$100K for LTL</li> </ul>
	<ul> <li>Shippers must prove loss/damage is the direct result of carrier negligence</li> <li>Extensive defenses and exclusions for loss/damage (e.g. Acts</li> </ul>		· Door-to-door
			<ul> <li>Pays regardless of the shipper's ability to prove carrier negligence</li> </ul>
			Pays for losses outside of the carrier's control
	of God)		Pays the shipper for the full
	<ul> <li>Only up to limits set by the carrier on the bill of lading</li> </ul>		value of the lost/damaged goods
CLAIMS	Manual process	Manual process	<ul> <li>Digital and app-based process</li> </ul>
	On average, settled     within 120 days*	<ul> <li>On average, settled within 30 days*</li> </ul>	<ul> <li>On average, paid within days or even minutes*</li> </ul>
DATA	• None	• None	<ul> <li>Advanced analytics for smart pricing</li> </ul>
			· Anti-fraud tools
			Risk management

<sup>\*</sup>From time of claim submision to settlement receipt



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