

Coverage Comparison Chart

Discover how Loadsure stacks up against other types of coverage.

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

*From time of claim submission to settlement receipt.

Loadsure is recommended, offered, and sold by Amwins Specialty Logistics Underwriters. Underwritten by various syndicates at Lloyd's.

Get started today.

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