

Freight Insurance

Security for Your Shipments

Your freight shipments are valuable — to you and your customers! Damage, theft and losses can happen, though, no matter how much care is taken. Not only can lost or damaged freight hurt your bottom line, but it can also negatively affect your customers' experience with you.

There's a simple way to preserve your profits, reputation and customer loyalty, however: freight insurance! **With low-cost, flexible InsureShield™ coverage options from UPS Capital®, you can deliver a best-in-class shipping experience to every customer, every time.**



92%

of companies report freight loss, damage or delay each year¹



10.8%

of less-than-truckload (LTL) freight shipments are delayed, damaged or lost¹



\$50B

is the estimated annual loss businesses suffer from lost cargo²

LIABILITY
≠
INSURANCE

Don't Be Limited by Liability Limits

Nearly 40% of small and mid-size business (SMB) shippers think carrier liability is the same thing as insurance.¹ Don't be one of them! The truth is: **a freight carrier's limits of liability are not insurance** and shouldn't be counted on to protect the full value of your shipment. Liability is the maximum amount of responsibility that a carrier will accept for a given item if it's proved they're responsible for loss or damage, and often it doesn't come close to covering the value of your goods.

Since all carriers have different liability limits and guidelines, it can be difficult to understand when you're covered. **InsureShield™ coverage ensures that your shipment's value is protected, regardless of which Unishippers freight carrier you use.**



PEACE OF MIND, NO MATTER WHAT

A lot can happen to freight on its journey: wildfires, natural disasters, inclement weather, theft and more. When your freight is covered by insurance, you (and your customers) gain the peace of mind that comes with knowing it's protected, no matter what happens.

Over three months in 2021, **191 cargo thefts** were recorded in the U.S., with an average loss per incident of more than \$350,000.³



BIG BENEFITS, SMALL COST

SMBs can lack the time and resources to cope with the cost and ramifications of lost or damaged freight. In fact, financial loss due to shipping replacement merchandise is cited by more than half of SMBs as their most common shipping challenge.⁴

For pennies on your shipping dollar, you can minimize financial loss and other risks through the many benefits of insurance.



FASTER AND SMOOTHER CLAIMS

Carrier liability claims can take months to resolve. Insurance protection ensures that your claim will be processed quickly and efficiently. Unlike many carrier liability claims, with insurance there's only one simple claim to file, no matter how many carriers were involved. Additionally, there's no need to prove carrier negligence when you have insurance.



FULL VALUE REPAYMENT

Regardless of your shipment's actual value, you're limited by carrier liability limits. Shipment insurance offers full protection that liability limits don't. With a minimum investment of just \$30, you can protect your profits with reimbursement up to the invoice value of your goods.

\$100,000. That's the amount of new sales your business would have to earn to make up for just \$5,000 in lost goods at a 5% profit margin.



FLEXIBLE COVERAGE

Regardless of the mode of transport or the freight carrier, your shipments are covered. In addition, insurance has your back if your shipment has concealed damage or additional expenses to expedite a replacement.



DISASTER AND THEFT PROTECTION

Even though insurance can't cover service guarantee failures, it will cover goods that are lost or damaged due to theft, weather issues or other disasters, unlike carrier liability.



DEDICATED CUSTOMER SUPPORT

When you insure your shipment through Unishippers, you gain around-the-clock, dedicated support from experts who know how to deal with every claim, large or small. You name it, we've seen it — and fixed it!



EASILY ADDED INSURANCE COVERAGE

Adding the peace of mind that comes with insurance coverage to your next shipment couldn't be simpler. Our easy-to-use transportation management system (TMS) makes adding the right coverage a snap!

Protection and peace of mind for you and your valuable customers — it's really possible with shipping insurance! Your small insurance investment will pay large dividends, saving you time and trouble and letting you focus on growing your business.

Contact Unishippers today to get the security that comes with shipping insurance!

UNISHIPPERS.COM

¹ UPS Capital Insurance Agency, Inc. (2018). *UPSC Carrier Research Liability* white paper. | ² UPS Capital Insurance Agency, Inc. (2015). *Will You Be Ready When a Loss Happens to You* white paper.

³ Sensitech Inc. (2021). *Cargo Theft Intelligence Report. United States Edition. Q2-2021 Report.* | ⁴ UPS Capital Insurance Agency, Inc. (2021). *Post-Shipment Experience Study* white paper.