



Insurance Products

Trade and Supply Chain

International trade is the lifeblood of the world economy and has grown exponentially in the past few decades with ever increasing pressure on supply chains to meet tight deadlines. The development of emerging markets means that this trajectory is likely to accelerate in the future.

Tokio Marine Kiln's Trade Disruption Insurance products (TDI) are designed to protect against the many obvious, and not so obvious, risks that international trade is exposed to throughout the supply chain, and are a significant enabler for exports, imports and international projects.

What we cover

This is bespoke cover and a range of perils can be considered, typical perils include:

- **Political risk:** confiscation, expropriation, deprivation, nationalisation, licence cancellation, embargo and abandonment
- **Physical risk:** fire, flood, storms, earthquake, volcanic eruption; accidents to the conveyance on which goods are loaded
- **Political violence:** strikes, riots, civil commotion, terrorism and war
- **Marine perils:** loss or damage recoverable under specific marine insurance clauses; emergency closure or blockage of waterways, harbours, airports, roads or railway lines
- **Other perils:** we're always happy to discuss other perils that may apply to your business

How does TDI work?

- **Bespoke cover:** one standalone policy, tailored to your needs
- **Named perils:** covering what you need, not charging for what you don't
- Occurring on a **pre-defined delivery route** from the supplier's factory gate to point of delivery
- **Time or monetary excess:** to fit your circumstances
- **Tried and tested** template wording with standard conditions, exclusions and warranties
- A maximum line size of up to USD60m and a maximum policy period of five years
- The policy can pay out even if there is no damage to your goods

What does TDI pay for?

- **Loss of profit**
- **Extra costs and expenses:** the cost of getting things back on track
 - Airfreight alternative products
 - Alternative port or route
 - Alternative vessel
 - Sourcing alternative products elsewhere
- **Contractual penalties:** USD per day of delay
 - Liquidated damages
 - Contractual penalties



How our clients can benefit from TDI

- Reduced need to stockpile inventory as this risk is transferred to insurer
- Protection of company profits
- Fast recovery after a disruption, which could provide a competitive advantage
- Retaining and attracting customers by providing stronger trading commitments
- Contingency costs covered by insurer

About Tokio Marine Kiln

Tokio Marine Kiln is a leading international insurer with a reputation for underwriting excellence, great people and innovative products. As part of one of the largest insurance groups in the world, our underwriters are empowered to assess each individual risk, to make on-the-spot decisions and to find the right solutions for our clients' needs.

The ability to settle valid claims quickly and fairly in a human way is central to our business philosophy, and our adjusters are empowered to exercise their professional judgement to deliver an exceptional customer service.

Empowered Expertise
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If you want to find out more about this product please contact our marketing team at hello@tokiomarinekiln.com

To Be a **Good Company**

Tokio Marine Kiln

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number: 204909. Registered office is located at 20 Fenchurch Street, London EC3M 3BY Registered Number: 729671. Tokio Marine Kiln is a trading name.