

POLICY QUICK REFERENCE GUIDE

Lloyd's of London Policy Number 14RTS10089

COMMODITIES	FGN GLOBAL LOGISTICS, INC.
Excluded Goods: fresh foods and other perishables (excepting frozen foods via ocean vessel); pharmaceutical drugs; live animals; flowers; plants; cigarettes; fine arts; cotton; eggs; cash in transit; specie; securities and other negotiable papers; bulk products; jewelry and precious stones and metals; mobile/cellular telephones; laptop and tablet computers and similar; and computer memory modules and cards.	
Restricted Goods/Shipments: The goods listed below are covered subject to limited conditions.	
New General Merchandise	"All Risks" no deductible.
Used Goods	FPA Only – Contact Roanoke for All-Risk Quote
Products/Liquids Shipped in Flexi Tanks	"All Risks" 5% deductible of total insured value (minimum \$500). No coverage for debris removal.
Automobiles & Motorcycles, not more than 12 years old	"All Risks" 3% Deductible each vehicle separately insured (minimum \$250 each vehicle). No coverage granted while the vehicle is operated under its own power except for loading/unloading while in transit. Vehicles over 1 year old are subject to a pre-shipment survey completed by the shipper or their representative. 12 years or older - FPA Only or Contact Roanoke for All-Risk Quote.
Household Goods & Personal Effects Professionally Packed	"All Risks" 3% Deductible (minimum \$250) of the total insured value. Warranted professionally packed with valued itemized inventory available. Warranted fragile articles (glass, china, etc) are limited to 15% of total insured value. Warranted no single item of artwork or antique is valued at more than \$10,000. HHG/PE not professionally packed - FPA Only
Frozen Foods and/or Similar Interests	"All Risks" excluding loss or damage due to inherent vice and/or gradual deterioration, but including deterioration if caused by reefer breakdown in excess of 24 consecutive hours. See full endorsement wording for conditions. Air Shipments – Contact Roanoke for Quote
Bagged Goods	"All Risks" 3% deductible (minimum \$250) on claims for breaking, tearing bursting or ripping of the bag(s).
Wines, Liquors, Beers & Similar Spirits	"All Risks" 1% deductible (minimum \$250) on claims for pilferage and breakage
Chinaware, Glassware & other Similar Fragile Articles	"All Risks" 5% deductible (minimum \$250) on claims for breakage. Excluding Windows and Plate Glass – Contact Roanoke for Quote
Ceramic, Marble & Granite Tiles	"All Risks" 5% deductible (minimum \$250) on claims for breakage. Blocks and Slabs - FPA Only or Contact Roanoke for Quote.
Steel & Steel Products	"All Risks" excluding Rust, Oxidation & Discoloration. Non-crated pipe, tube, rods, beams or similar merchandise further excludes bending, twisting & end damage.
Lumber	Under-deck: "All Risks" 2% deductible (minimum \$250). On-Deck: FPA ONLY
Scrap Metal	FPA Only – Excluding coverage for bearings, turnings, engine blocks, oil covered scrap, shipments exceeding \$500,000, shipments made on break-up voyages or shipments on vessels over 20 years in age. Rate for shipments of scrap is 150% of FPA rate. Contact Roanoke for All-Risk quote on L/C Shipments Only.
Boats & Yachts Under \$500,000 and Under 40 Feet in Length	"All Risks" 1% deductible (minimum \$250). Boats & Yachts Over \$500,000 or 40 Feet in length – FPA Only or Contact Roanoke for Quote
Computer and/or Electronic Components Assembled on Racks	"All Risks" 10% deductible (minimum \$5,000). This deductible does not apply to computers and/or electronic components in manufacturer's boxes.
VALUATION	
Commercial Goods (under invoice):	Valued at amount of invoice, including all charges therein, plus any prepaid and/or advanced and/or guaranteed freight, if any, plus 10%.
CONTACTS	
Direct Service Questions To:	Jenny Hilton, Marine Manager tel: 843-724-7532 Jenny.Hilton@Roanoketrade.com Naomi Krafsgig, Customer Service tel: 843-724-7526 Naomi.Krafsgig@Roanoketrade.com Jason Odgers, Sr. Account Executive tel: 843-724-7534 Jason.Odgers@Roanoketrade.com
Claims Reported To:	Cyndee Garbrecht, Claims Manager tel: 847.969.8251 Marineclaims@Roanoketrade.com 1475 E. Woodfield Road, Suite 500 Schaumburg IL 60173

POLICY QUICK REFERENCE GUIDE
Lloyd's of London Policy Number 14RTS10089

LIMITS OF LIABILITY				
\$	1,000,000	any one vessel or conveyance per any one account of the Assured, except that in the following cases this insurance shall not cover for more than:		
\$	100,000	any one vessel subject to an On-Deck bill(s) of lading;		
\$	1,000,000	any one aircraft or conveyance per any one account of the Assured;		
\$	NIL	any one barge, except as a connecting conveyance;		
\$	5,000	any one package by parcel post, mail or similar parcel delivery service;		
\$	250,000	any one land or air conveyance for U.S. and/or Canada domestic transit only.		
\$	1,000,000	any one conveyance or in any one place at any one time – NVOCC/Air Legal Liability		
\$	25,000	any one event and any one bill of lading – Addendum to Bill of Lading Legal Liability		
COUNTRY RESTRICTIONS				
Excluded Countries:		Afghanistan, Iran, Iraq, and truck/rail shipments to/from and within Mexico (other than as a connecting conveyance)		
Current OFAC Excluded Countries		Cuba, Iran, North Korea, Sudan and Syria		
War/SR&CC Surcharged Countries:		Central African Republic, Colombia, Congo-Kinshasa, Haiti, Kenya, Lebanon, Libya, Mali, Nigeria, PA and Israel/Gaza border, Pakistan, Somalia, South Sudan, Sudan, Syria, and Yemen		
Coverage Ceases at Port / Airport		Haiti, Nigeria, Pakistan, Russia & CIS (Armenia, Azerbaijan, Belarus, Kazakhstan, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Ukraine and Uzbekistan)		
Current OFAC Restrictions can be viewed at: http://www.treas.gov/offices/enforcement/ofac/programs/index.shtml				
RATES	From/ To: U.S.A.	To/From: World	Ocean	Air
New General Merchandise			.30	.18
FPA (Free of Particular Average)			.10	.10
Automobiles / Motorcycles / Boats & Yachts / Household Goods / Personal Effects			HC*	HC*
FPA			HC*	HC*
Domestic Transit by Truck, Rail, Air			.20	
Import Duty			1/3 Marine Rate	
BILL OF LADING LEGAL LIABILITY COVERAGE				
Subject to a deductible of \$500 on any one claim				
NVOCC	\$5.00 / FCL,LCL \$.20 per \$100 declared value			
Air	\$.10 per \$100 declared value. Where no value is declared shipments showing total gross weight shall first be multiplied by \$9.07 per pound for international shipments and \$.50 per pound for domestic shipments			
Minimum Premium on any one shipment all approved countries – general merchandise	\$10.00			
Products/Liquids Shipped in Flexi Tanks:				
Products/liquids shipped in flexi tanks are insured against "All Risks" of physical loss or damage from any external cause, except as excluded by the Clauses in Section 7 of this Policy. However, each claim shall be subject to a deductible of five percent (5%) of the total insured value (subject to a minimum deductible of \$500).				
Furthermore, Clause 23, Debris Removal, shall not apply to products/liquids shipped in flexi tanks. Therefore, no cleanup or debris removal coverage will be provided under this Policy for products/liquids shipped in flexi tanks.				
Steamer penalties: 20-25 years: No penalty 26-30 yrs: .05% 31-35 yrs: .125% 36-40 yrs: .50%				
Risks of war, strikes, riots & civil commotions – <u>Included in above rates</u>	.05			

*HC – Held Covered. Please call for underwriter's approval prior to shipment

This quick reference guide is not a summary or definitive outline of your policy. Coverage is ALWAYS subject to the actual terms and conditions of your policy.