TRADE DISRUPTION INSURANCE

Unlike traditional Business Interruption Insurance, Trade Distruption Insurance (TDI) will insure the costs, expenses and loss of profits resulting from events even if no physical damage has occurred.

Tailor-made for your business, TDI policies protect your balance sheet when traditional Property & Casualty insurance solutions cannot.

TDI is critical in helping to protect global supply chains. TDI provides cover for losses resulting from a delay or non-arrival of goods.

The loss must result from the occurrence of an "insured event", which is beyond the control of the assured and which may be defined to include all or some of the following: natural perils eg fire, storm, quake, volcanic explosion etc; blockage of waterways; embargoes; sanctions; political interference; border closures; pandemics; or other triggers subject to the agreement of underwriters.

Losses covered can be extended to include loss of earnings, contractual penalties, liquidated damages, extra costs and expenses and potentially additional financing costs.

It is further possible to extend TDI to include other interests beyond purely supply chain risks, including for example, hospitality and manufacturing businesses.

Our bespoke wording has been developed with leading Lloyd's syndicates over the last 20 years and has proven to be a value adding product for many of our clients.

COVERAGE TRIGGERS *Range of Examples*	LIMITS	RETENTION
▪ Political Risk ▪ Regulatory Shutdowns ▪ Ingress/Egress Blockages ▪ Insolvency	▪ Written by industry leaders ▪ Occurrence based policies ▪ Limits typically up to $100m	Each policy's deductible is tailor-made to align with each unique exposure.

LOSS SCENARIOS

Hotel chain patronage declines due to travel restriction caused by widespread viral outbreak:

Unforeseeable spread of a flu-like virus requires state governments to mandate closure of non-essential businesses and travel restrictions.

Due to these closures, our client suffers severe revenue losses.

Barge fails to meet delivery deadline due to inability to pass under bridges when river floods:

The client relies on the Mississippi River as a key shipping route. Excessive rain causes flooding to the point that barges cannot fit under the bridges.

While the client's barges are docked, they suffer damages in the form of additional labor expenses, docking costs and contracutal penalties.

CONTACT US

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