

TRADE DISRUPTION INSURANCE

Unlike traditional Business Interruption Insurance, Trade Disruption 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.



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