



# Freight forwarder's liability insurance

Do others entrust their goods to your company? And are you not only responsible for delivering them safely and punctually, but also liable if they are damaged? AXA protects you as a transport and logistics company against the financial consequences of loss events and against unfounded claims.

## Full insurance protection

Your liability is based either on the applicable laws – the Swiss Code of Obligations or the Convention on Contracts for International Carriage of Goods by Road (CMR<sup>1</sup>) – or on the contractual agreements you make with your customers. If you take out freight forwarder's liability insurance, AXA will compensate you for justified claims in accordance with the law or the relevant contract. We also support you in defending yourself against unfounded claims and in actions for recourse.

## Your advantages at a glance

- A simple, transparent insurance solution
- Comprehensive insurance coverage
- International legal certainty
- Professional support and efficient services thanks to the expertise of the market leader
- Worldwide network of specialists and average adjusters
- Fast claims processing via our 24-hour hotline 0800 809 809 or online at axa.ch

## Features

The insurance coverage applies to:

- Carriers that move third-party goods for payment (freight cost) by road or combined transport (road/rail/ferry).
- Warehousing companies that store goods of all kinds for payment on the basis of deposit and storage agreements.
- Forwarding companies that dispatch or forward goods for payment on behalf of their customers.

## What is insured?

The insurance covers your liability as a

- **Carrier**, for cargo lost or damaged, and for the failure to meet delivery deadlines
- **Warehousing company**, in connection with deposit and storage agreements
- **Forwarding company**, for claims made by customers for property damage or financial loss

The insurance also covers claims due to:

- Failure to meet delivery deadlines
- Ancillary services that are directly related to the carriage of goods (such as customs clearance or weighing)
- Loss prevention/mitigation costs
- Costs incurred to recover or destroy damaged goods

The following are also insured:

- Transportation aids and equipment carried in the vehicle (against loss or damage).
- Objects carried in the vehicle (against loss or damage).

## What benefits are insured?

In the event of a claim, AXA will compensate the entire amount you are liable to pay the injured party.

In cases of insured damage, AXA also covers the cost of mounting a defense against unjustified claims (passive legal protection).

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<sup>1</sup> Convention relative au contrat de transport international de marchandises par route

### Exclusions

#### Liability insurance

Among other things, the insurance does not cover the consequences of:

- Knowingly or willfully making incorrect declarations, or breaching export, import, or transit regulations, or foreign exchange regulations
- Seizure, removal, or detainment by a government, authority, or power
- War, strike, civil unrest, terrorism
- Claims arising from bodily injury
- Loss events involving goods that were knowingly transported in unsuitable vehicles

#### Transportation aids and equipment

Among others, the insurance does not cover damage due to wear and tear, chipping, scratching, scraping, or abrasion.

#### Belongings transported in the vehicle

Among others, the insurance does not cover:

- Items left in or on the vehicle overnight
- Damage due to items being forgotten, mislaid, or lost



Every third SME is insured with AXA  
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