



# GRAIN CARGO HANDLING FACILITY COVER

TT Club provides liability, property and equipment insurance to grain storage facilities, bulk inland terminals, bulk marine terminals, transport operators and stevedores.

Liability for damage to product is covered both in storage and in transit, reducing the need for separate policies. Cover also includes public liability for bodily injury at site and during movement of the cargo (e.g. during handling by a third party at delivery).

The cover is designed to package a number of risk exposures, minimising the chance of gaps or overlapping insurance. As well as liability insurance, the Club offers insurance for property and handling equipment, thus protecting against accidental and weather damage, machinery breakdown or increased cost of working following an accident.

TT Club also provides comprehensive loss prevention and risk assessment services.

*“As risk and insurance specialists solely within the transport industry, TT Club offers a bespoke service solution to its client base that is unmatched by other service providers.”*

Specialist broker

## Standard covers includes:

- Loss or damage to cargo (including contamination and infestation) and customer's equipment
- Loss or damage to owned equipment including strikes, riots and terrorist risks
- Liability for financial losses arising from errors and omissions including incorrect weighing, incorrect testing/sampling results and delay
- Public liability including sudden accidental pollution
- Fines for breach of regulation such as quarantine, pollution and safety at work
- Investigation and defence costs with a nil deductible
- Disposal costs following an accident
- Quarantine and disinfection costs with a nil deductible
- Mitigation costs subject to the deductible applicable for the claim being mitigated

## Property covers (based on an ISR Mark IV wording, if required) include:

- Buildings, docks, wharves, jetties, berths and quays
- Bunkers and weighbridges
- Machinery, handling equipment, locomotives and rolling stock
- Contents
- Business interruption

## Additional covers may include:

- Fire legal liability
- Infringement of personal rights
- Liability as a supplier of advice and information



## WHY TT CLUB?

TT Club is the leading provider of insurance and related risk management services to the international transport and logistics industry.

For businesses transporting goods around the world, we provide the insurance you need for the risks you face. 'TT' stands for 'through transport', reflecting the door-to-door nature of these risks. 'Club' denotes our mutual status, with ownership belonging to our Members rather than shareholders.

Of course, many operators are only involved in a specific part of the supply chain process, which is why we always ensure our cover is tailored to your particular requirements. So you only pay for what you need – no more and no less.

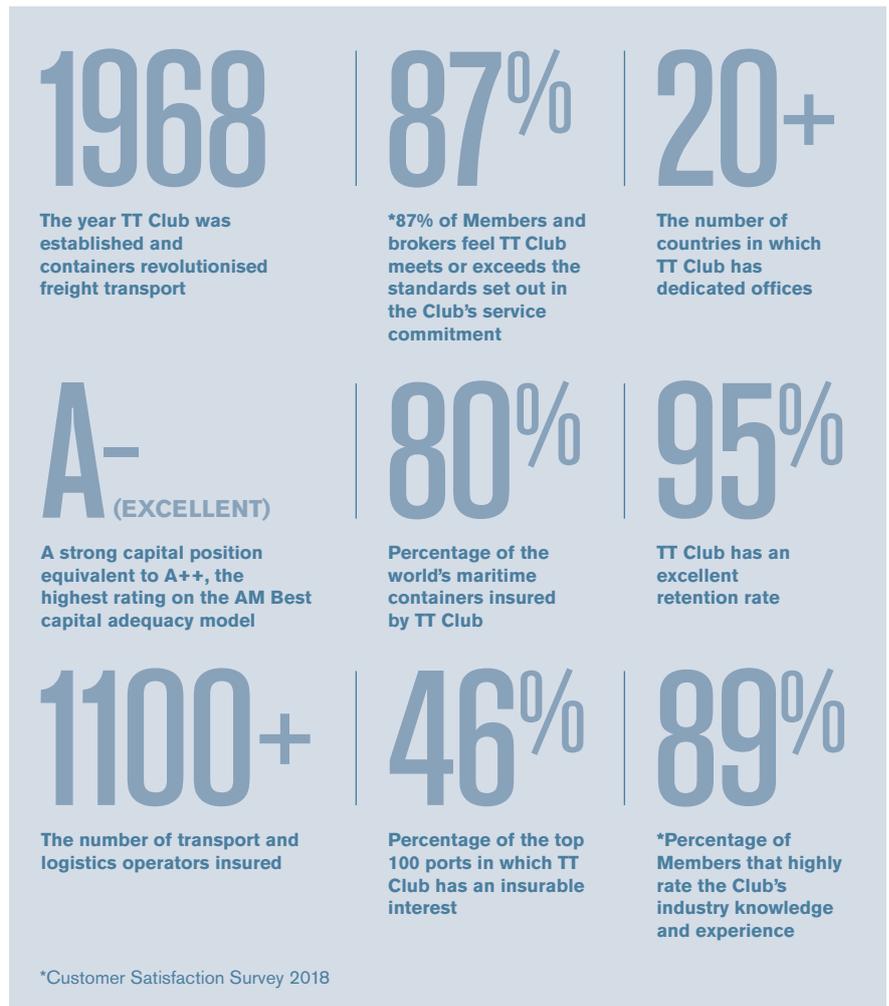
And we work with all sorts of customers – from some of the world's largest shipping lines, ports, freight forwarders and cargo handling terminals, to companies operating on a smaller scale but whose activities face similar risks.

We have an excellent annual retention rate: 95%. In fact, many of our customers have been with the Club for over 20 years. They continue to choose TT Club because of the value of our underwriting, claims and loss prevention expertise and support.

For further information, visit [ttclub.com](http://ttclub.com)

*"It's not the usual relationship between an insurer and the assured. Ours is a long-term partnership where TT Club has supported us as our business has grown and our needs have changed."*

Member (30+ years)



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[ttclub.com](http://ttclub.com)