



# Road Freight Cargo Insurance

At Mainfreight, we make every effort to prevent irregularities during transport. However, situations may arise where you experience a financial loss due to damage or loss of goods. Under (inter)national laws and conventions, any 's liability for material damage is limited, which can pose a risk for you as customer.

To help reduce or eliminate this risk, we offer the option of a comprehensive cargo insurance policy.



## What's covered?

The policy Mainfreight provides is our *All Risk* coverage. It's the most comprehensive insurance against damage to goods. Additionally, potential return shipments can be insured, though insurers may charge an extra premium for this service.

Despite the name "*All Risk*", certain specific risks are excluded. See "What's not covered?" on the other side of this flyer.

## Choose our Road Freight Cargo Insurance for:



**Complete indemnification:**  
Full compensation for your cargo's value.



**No issues with limited liability:**  
Go beyond the restrictions of standard liability.



**Fast resolution:**  
Avoid lengthy and time-consuming recovery procedures.



**Coverage for unforeseen events:**  
Indemnification even in cases beyond Mainfreight's control, including General Average.



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## What's not covered?

- Intentional damage
- Damage due to own fault (e.g., caused directly by the goods)
- Damage due to negligence
- Natural deterioration of goods
- War damage
- Damage caused by nuclear reactions



## What's the premium?

The premium applicable to your cargo depends on several factors, including the type of goods, the origin and destination, the value of the goods, and the mode of transport.

## Here's how our insurance works

Let's say you arrange transport for a shipment weighing 1.000, kg valued at €60.000, from Utrecht to Munich by road. If the shipment is completely damaged or lost, the standard liability set by the CMR Convention for international road transport is 8,33 SDR (≈€10) per gross kilogram, with a maximum of €10.000.

This would mean you face a net loss of €50.000.

For national transport, liability limits differ by country. Under Dutch AVC 2002 conditions, the standard liability is €3,40 per kg, so the maximum reimbursement would be €3.400.

In this example, the premium was €60 plus €25 admin costs: €85 total. That amount would fully cover the €50.000 financial risk.

