



Warehouse Operators Legal Liability

Commercial Inland Marine



Supply chain and logistics are part of a fast-paced world in which goods are alternately in transit or sitting in storage until they reach their final destination.

The demands of digital commerce and increasing government regulations create challenges for third-party logistics providers. Warehouse operators play an integral role while facing a variety of exposures. For example, they may be tasked with storing goods that require refrigeration or processing, such as assembly of products that arrive in bulk loads with other products at the warehouse.

Addressing warehouse operators legal liability exposures

Verisk's recently enhanced warehouse operators legal liability program offers broad coverage that can be tailored to individual risks as needed.

The program includes the coverage form, endorsements, advisory declarations page, advisory application, sample instructions for preparing policies, possible loss costs, premium calculation worksheet, underwriting considerations, and loss control recommendations.

Some of the built-in coverages and endorsements include:

- earned charges
- inventory and appraisal expense
- newly acquired premises
- supplementary payments
- processing and cross-docking (by endorsement)
- spoilage and loss due to FDA regulation (by endorsement)
- unexplained disappearance or inventory shortage (by endorsement)

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