

When you need to transport cargo, correctly packaging and handling your goods is critical to ensuring they arrive safe and undamaged.

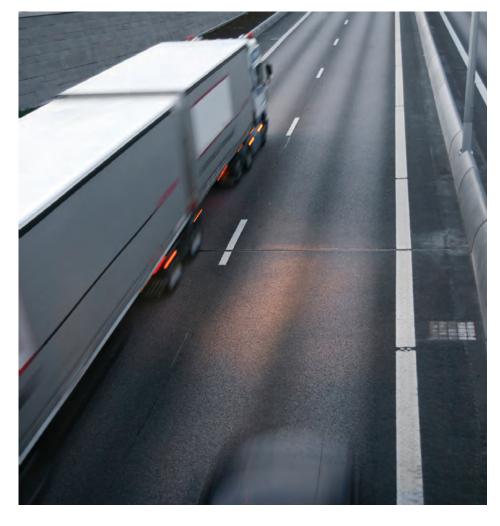
It's important to take precaution when planning your cargo transport, to prepare accordingly and to be consistent in your cargo practices.

These tips from Chubb's Marine Risk Management specialists may help you save money, time and stress on the long haul.

Packaging

_ Use new, well-constructed interior and exterior packaging for your shipment. Cartons should have bursting test strength of at least 200 pounds per square inch (or equivalent Edge Crush Test value).

- Use dividers/partitions inside the cartons to prevent contact between fragile items. Proper cushioning can dampen the effects of shock and vibration. Wood and plywood boxes, cases and crates should be designed and built to best commercial practices.
- Package-test your fragile products in order to determine their ability to withstand the anticipated rigors, such as compression from stacking and superimposed loads, impact, drops and shock & vibration. The tests and testing protocols used to validate the packaging should conform to International Safe Transit Association, American Society of Testing & Materials or equivalent standards.



- Establish and document formal packaging specifications that offer step-by-step procedures and photographs for the pack-out process of each fragile product.
- Perform random quality control/ assurance inspections on the packaged product prior to shipment. This inspection should verify that the packaging conforms to established requirements.
- Provide clear written instructions for cargo handlers and transportation personnel regarding cautions and internationally recognized markings such as Fragile/Handle with Care, Do Not Top Load, Do Not Stack, Center of Gravity, or Lift Here as well as orientation (↑↑) marks.
- Attach shock and tip indicators on the exterior of cartons/crates containing products that are vulnerable to rough handling. These devices will trigger when the item has been mishandled and alert the consignee to immediately inspect the contents. The key is to ensure that the devices used are engineered to activate at an impact level consistent with the damage threshold of your cargo.
- Attach shock and tip indicators to both the interior and exterior of the package since these devices are prone to tampering or removal. Place these on a rigid surface; preferably on/near the upper corner with one in a vertical and another in a horizontal orientation since they are designed to trigger in one dimension.
- _ For high value, fragile equipment, there are sophisticated instruments such as triaxial accelerometers that will record shock and vibration events in all directions.

Handling

- _ Establish and document proper handling equipment and procedures for your fragile products.
- _ Give these procedures to all transportation providers and intermediaries that are involved with the shipment, including those that arrange for transportation and/or give shipping instructions.
- _ Refer to industry best practices such as the Code of Practice for Packing of Cargo Transport Units (CTU Code) to provide guidance on packing, loading and securing of cargo in transport conveyances.

Transportation

- _From the initial pick up to the final destination, use a reliable transportation partner.
- Select transportation providers and intermediaries that have equipment and products/services adequate for the types of products to be transported. For example, goods susceptible to breakage from shock and vibration should be moved by air ride vehicles.
- _ When practical, arrange for direct, door-to-door shipments to avoid transfers and transshipments that result in extra handling.
- _ Inspect the conveyance (e.g., trailer, container, rail car) carefully to ensure that it is undamaged with no tears or defects that might damage your cargo.
- Check that the cargo securing devices
 (e.g., tie-downs and lashing points) are in good condition.
- _ Inspect the cargo after loading to ensure that it is properly stowed. There should be suitable cargo separation.

- Ensure there is adequate blocking and bracing to fill any void/empty areas to prevent shifting during transit.
- _ Include a 24-hour contact name and number on the shipment documentation. The contact person must have the technical knowledge and authority to deal with any in-transit emergencies.

Procedures in Case of Loss

- Perform an immediate inspection of all cargo to both identify any damage and take steps to mitigate the loss.
- _ If there is suspected loss or damage, contact your agent/broker or Chubb North America Claims for guidance. You should also note the loss or damage on the bill of lading or delivery receipt. If a full inspection is impractical at the time the goods are received, state on the documentation "subject to full inspection".
- You should conduct an incident review on any shipment that is damaged in transit. The review should focus on the nature, cause and extent of the damage and look to packaging, handling and transportation improvements as a way to prevent future casualties.
- _ Include photographs and/or documentation illustrating the damage or the conditions thought to be responsible for the damage.
- _ Ensure that feedback on packaging, handling or transportation adequacy is sent to all concerned parties for corrective action.

