



INSURANCE

Why STG Shield?

Carriers legally have limited liability riddled with exceptions when it comes to cargo damage. This limits the customer to accepting something other than actual insurance coverage often resulting in a long claim process and receiving a payment that is a fraction of the actual loss. STG Shield is a first-party policy protecting your goods for up to their stated value in the event of physical loss or damage in transit.

Base Coverage

| Value | Deductible | Total Insurance Cost |
|----------|------------|----------------------|
| \$10,000 | \$0 | \$25 |

**Higher limits are available. Applicable rates and deductibles will apply.*

STG Shield Insurance Benefits



Actual Protection from Risk for your Freight

Get best in class coverage with STG Shield at a lower cost than declaring excess value coverage with Carriers. STG Shield provides the broadest coverage available for losses in and outside of the Carrier's control.



Hassle-Free Claims Experience

Provides peace of mind and prompt payment in the event of claims. Avoid the headaches of dealing with Carriers. Claimant works directly with adjusters to quickly settle claims in 30 days or less from notice.



Peace of Mind

Loss happens. With STG Shield, you have a better experience with prompt attention to settlement in protection against both unpaid or underpaid losses.



Affordable

Coverage is economical for the protection you deserve saving you from financial loss and expense.

For more information, email sales@stgusa.com

Please refer to actual insurance policy for full terms and conditions.

STG Shield is an All-Risk Cargo Insurance product provided by Falvey Shipper's Insurance and administered by McGriff.





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| Example | Door to Door Domestic Coverage | Responds regardless of shipper's ability to prove carrier's negligence | Pays for losses outside carrier's control | Pays full value of lost or damaged goods | Typical Claim Duration |
|--------------------|--|---|---|--|---|
| With STG Shield | ✓ | ✓ | ✓ | ✓ | Claims paid within 30 days on average |
| Without STG Shield | ✗ Only liable when goods are in the care of the carrier | ✗ Shipper must prove loss or damage is the direct result of carrier negligence | ✗ Extensive defenses and exclusions for loss and damage as the result of external factors, Acts of God | ✗ Financial responsibility only up to limits set by the carrier on the Bill of Lading | Claims settled within 120 days on average |

| Coverage Details | Important Reminders |
|------------------|---------------------|
|------------------|---------------------|

- Up to \$1M max for FTL and Rail Shipments
- Up to \$500,000 max for LTL Shipments
- Higher limits available upon request
- Door to door domestic coverage

- \$0 deductible up to \$10,000
- Tiered deductibles for values above \$10,000
- Suitable packaging is required
- Wear and tear on used items not covered
- Concealed damage claims require timely reporting

Valuation

- Amount of invoice plus freight if declared (plus 10% if declared)
- Fair market, or Actual Cash Value, if no invoice

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