



# HOWDEN

Stock  
throughput  
insurance



# What is a Stock throughput insurance?

Stock Throughput insurance is an insurance policy that insures your goods anywhere in the supply chain from the source of production to the consumer. It is an integrated combination of ocean cargo, inland transit and storage insurance. It also insures your goods during the manufacturing process (but excluding damage/loss as a direct result of the production process).

## Who should consider stock throughput insurance?

Stock Throughput insurance is ideal for manufacturers who source raw materials or semi-finished goods for further processing, the storage and distribution

through (multiple) warehouse(s), but also other companies that have high value inventory and moderate to high transportation exposure, such as:

- Distributors – both wholesale and retail
- Retail stores with delivery exposures, such as furniture stores
- Importers and exporters
- Logistics service providers
- Warehousing/storage companies
- Transportation companies – ocean, air and land

## What is covered?

**Stock throughput insurance can cover materials, stock or inventory, property of others being held for sale or storage and mobile equipment.**

There is no limit to the number of locations that can be included. It is common to include a limit for unnamed locations and to insure the goods from “anywhere in the world” to “anywhere in the world”. Coverage can be from the supplier of raw materials until the final destination or retail outlet.



# How can I arrange a stock throughput insurance?

The marine specialists of Howden will meet with you to collect details such as type of goods, origin and destination, shipment frequency, volume and values and storage locations (incl. manufacturing site) and the maximum values present at any one time.

The Howden team will then design the policy to match with your existing property insurance and negotiate the best terms and conditions with the insurance companies.

## About Howden

Howden is an international insurance group made up of talented experts with the freedom and support to do what we do best. We are united by a shared passion and no-limits mindset, and we collaborate to create a powerful international team that can rise to any challenge. Together, we are working to change the insurance narrative – supporting our clients while using insurance as a tool to increase resilience for individuals, businesses, and communities.



- Howden territories
- Howden Network territories

### \$42bn

Premium placed into international markets

### 19,000

Employees

### 115+

Territories



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