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BOLETÍN INFORMATIVO

Acerca de Chubb

Con operaciones en 54 países y territorios, Chubb ofrece seguros comerciales y personales de propiedad y accidentes, accidentes personales y seguro médico complementario, reaseguro y seguro de vida a un grupo diverso de clientes. Como empresa de suscripción, evaluamos, asumimos y gestionamos el riesgo con conocimiento y disciplina. Atendemos y pagamos nuestros reclamos de manera justa. La compañía también se define por su amplia oferta de productos y servicios, amplias capacidades de distribución, solidez financiera excepcional y operaciones locales a nivel mundial. La empresa matriz Chubb Limited cotiza en la Bolsa de Valores de Nueva York (NYSE: CB) y es un componente del índice S&P 500. Chubb mantiene oficinas ejecutivas en Zurich, Nueva York, Londres, París y otras ubicaciones, y emplea aproximadamente a 33.000 personas en todo el mundo.

“Cargo Tips: Securing Cargo in Transit “

Cargo theft isn’t a headline-grabbing issue, but it is a costly threat to businesses.

Unfortunately, the chance of cargo theft happening to you isn’t contingent on the type of products being transported. Thieves target goods that not only have real intrinsic value, but also those that can be easily sold on the gray or black market. Although electronic devices, designer apparel, wine and spirits, pharmaceuticals and others are recognized as high-risk products, there is a wide array of merchandise that is regularly stolen.

Chubb’s loss control specialists want to help you protect your cargo. We advocate solutions that combine physical and procedural controls and also endorse a layered approach to cargo loss control that incorporates four key components:

- Threat (identifying potential adverse events)
- Vulnerability (identifying weaknesses in processes and procedures)
- Criticality (identifying and evaluating important operations and assets)
- Risk (determining the likelihood, severity and impact of an adverse event)

We are pleased to provide these guidelines to help you better protect goods in transit. By proactively taking steps to prepare and protect your cargo, and working with your suppliers to ensure appropriate procedures are followed, you may be able to manage your future losses.

Carrier (Transportation Provider) Selection and Management

___ Select a carrier or transportation provider that is reputable, experienced and follows excellent security and loss prevention practices.

___ Choose a carrier that verifies all data on the employment application, including a comprehensive work history, and performs detailed pre-employment screening.

___ Ensure carriers only subcontract the transportation of your goods after receiving your prior approval.

___ Establish requirements for the handling and transporting of your goods in a transportation agreement or contract of carriage. Specify direct routing from origin to destination, the use of hardsided trucks, eliminate unauthorized stoppages, secure trucks, trailers or ocean containers with high quality, tamper-evident security seals (for example those in compliance with ISO 17712 or ones that your national Customs approves).

___ Request real-time tracking of your shipments. ___ Ensure the carrier has an established and viable method of immediately reporting and tracking/tracing missing shipments.

___ Monitor the carrier's performance carefully and continuously.

Packaging

___ Use new, well-constructed packaging materials.

___ Select multi-walled corrugated cartons that have a bursting test (or equivalent edge crush test) strength of at least 200 pounds per square inch. Make sure the carton will be able to stand up to the normal rigors of handling and transit. Packaging that loses its structural integrity during handling and transit may expose the contents and thus make them vulnerable to theft or pilferage.

___ Avoid the obvious display of a company name, corporate trademark, logo or other marks on the exterior packaging that would enable someone within the supply chain to identify the contents.

___ Consolidate (unitize, palletize or containerize) multiple item shipments to take advantage of economy and added security

___ Introduce tamper-evident features including unique carton tape, banding straps and/or security seals. While these measures will not prevent theft or pilferage of goods, they will indicate whether tampering has occurred during transportation.

___ Use opaque shrink-wrap to secure and obscure cartons on pallets or skids.

Transit

___ Set practical size and monetary limits on shipments. This is a basic risk management strategy to minimize the financial and operational impact of any loss.

___ Make your shipment documentation as generic as permissible by law or regulation.

___ Book international air shipments on a specific flight.

___ Use time-definite (Next Day, 2-Day, etc.) transportation service whenever it is available.

___ Arrange for goods to arrive at the airport or seaport as close as possible to the established "closeout" time (deadline set by the carrier to receive goods for a particular flight or vessel) to reduce the time they are at rest and most at risk.

___ Require goods be placed in a secure area, one that is under constant personal or electronic surveillance.

___ Ship goods direct, door-door to eliminate transfers or transshipments.

___ Require documented accountability (sign-off on count & condition) every time the shipment changes hands during transit.

___ Order exclusive-use cargo conveyances instead of consolidating goods with that of other shippers. If goods are consolidated, request that they be placed in the front of the truck, trailer or ocean container as opposed to the rear doors where they are more vulnerable to pilferage.

___ Consider using security escorts or embedded tracking devices for high value shipments transiting to or through known cargo theft "hot spots."

___ Consider requesting dual or team drivers to provide straight through driving on long inland transit routes. Require that one driver stays with the load at all times.

___ Avoid making air and road shipments late in the week, when goods are more likely sit in a large sort center, regional hub or terminal somewhere during the weekend, a time when there is less supervision and security on hand.

___ Avoid weekend and after-hours delivery of goods unless you have established receiving procedures, such as arranging for you or reliable third party personnel to unload them.

___ Arrange for quick clearance of international shipments from Customs or other governmental entities to minimize the dwell time at the destination airport or seaport.

___ Limit access to sensitive shipment data (values, customer, destination and carrier) and documentation to those within your company with a "need-to-know."

Security in Storage Facilities

Select a storage facility with:

___ A plan for emergency, addressing all natural disasters such as earthquakes, floods and windstorms.

___ An evacuation plan in the event of flood that includes both an early warning system and access to the necessary manpower to move any stored cargo to high and safe ground.

___ A location in a secure neighborhood and one that is not surrounded by hazardous operations.

___ A fence that is at least eight feet high with barbed wire. If a barbed wire extension is installed, it should be at a 45-degree angle out from the area to be secured. It is also prudent to bolt or rivet the barbed wire arms to the fence posts. Additional information on security fencing can be obtained from the Chain Link Fence Manufacturers Institute.

___ No exposed area beneath the fence; four or more inches of space under the fence can allow unauthorized access.

___ A fence that is at least 25 feet away from any structures or objects like buildings, trucks, ocean containers and trees that can make it easier for someone to climb over the fence or camouflage their activities.

___ Protection like guardrails to prevent vehicles from backing into the fence line as well as preventing thieves from driving through it.

___ A limited number of entrances/exits.

___ Locks for all semi-active entrances/ exits, such as railroad spurs/sidings, when not in use.

___ No openings, culverts, tunnels or manholes leading inside the facility.

___ A close proximity to a police and fire department station that is able to respond to emergency situations within minutes. Local police and fire department personnel should be made familiar with the storage facility operation and include it in its regular police patrolling.

Lighting

___ Outdoor lighting should be adequate for both security and safe cargo operations.

___ The distance between light standards should not exceed 150 feet.

___ The lights should be directed so that they glare into the face of a potential intruder while providing low levels of light for effective guard patrolling.

___ There should be a back-up generator or alternative source of power in case of an outage.

___ The primary power feeds should be fed underground or otherwise protected. If the power enters the facility via overhead lines, the entire line should be within the facility to minimize exposure to vandalism.

Security Equipment

___ All entrances/exits (even at roof level) should be protected by motion detectors, alarms and surveillance cameras.

- ___ Security cameras should have a zoom feature so that drivers, their vehicles and any intruders can be clearly identified. There should be enough light throughout the facility so that any activity can be effectively captured on tape under ambient conditions.
- ___ Security cameras should have a pan/tilt feature so that they can reach vulnerable locations within the facility.
- ___ Camera monitors need to be under constant supervision of the storage facility management and/or security personnel.
- ___ Security camera tapes should be labeled and retained under lock for at least 30 days.
- ___ Periodically check camera placement and coverage to make sure there are no gaps.
- ___ All potential entry points of a building should be protected by alarms. Sensors should also be placed high up since some cargo criminals enter the building through roof/skylight.
- ___ Ensure the alarm cellular backup is functional.
- ___ Alarms should be monitored continuously. Ensure alarm contact list is updated regularly.
- ___ Respond to all alarms and wait until all responders (alarm company, building owner and police) look into the situation.
- ___ Security audits should be conducted on a regular basis to ensure that all security measures, such as fencing, lighting, cameras and alarms are operational and being used to their best advantage.

Security Guards

- ___ The storage facility should be protected by qualified security personnel on a 24/7 basis. These individuals, whether they are company employees or from a third party provider, should go through the same pre-employment screening as drivers, dispatchers, cargo handlers and other personnel.
- ___ Guards should be placed in locations where they can monitor the operations/ activities within the facility but still be secure from attack.
- ___ Guards should control vehicle entry/ exit and carefully check shipment documentation to ensure it is valid. Drivers are required to show personal identification such as a driver's license or other government issued photo ID.
- ___ Guards should periodically check, and inventory if needed, the contents of outbound trucks.
- ___ Guards should consistently patrol the storage facility, inspecting the fence line, lighting and any on-hand trucks and trailers. These patrols should be staggered throughout each shift to prevent someone from establishing a pattern.
- ___ Guards should have access to a reliable method of two-way communication and follow a pre-determined check-in schedule with the office supervisor and dispatcher. The guard should also have access to a distress ("panic") button that can be used in emergency situations.
- ___ Company management should check in on the guards on a random basis to ensure they are performing their job.

Housekeeping & Maintenance

- ___ Fencing, lighting and other relevant aspects of the storage facility infrastructure should be in good condition and be regularly inspected for possible repairs/improvements.
- ___ The storage facility should be free of debris, vegetation and brush since these can camouflage intruders as well as pose a fire hazard.

Cargo Operations

- ___ Trucks left overnight in the storage facility should be parked away from the fence line and in clear view. High value loads should be positioned in areas that are under constant supervision.
- ___ Tractors should not be hooked up to trailers or ocean containers unless they are protected by a device that effectively immobilizes the unit. Trailers

and ocean containers should be backed tight against one another (rear doors to rear doors) or against an immovable object so that access to the cargo compartment is not possible.

___ All inbound and outbound trailers and ocean containers should be inspected for physical condition and security seal integrity.

___ Ensure that there is a complete record of all equipment left overnight, including vehicle numbers, trailer/container numbers and registration plate numbers.

___ All parked/staged containers and trailers should be checked at least once every four hours. These inspections should be conducted at different times to avoid establishing a pattern.

___ Create a time log of every vehicle entering or leaving the storage facility.

___ If the storage facility performs transshipment, consolidation, deconsolidation or handles Less than Truckload (LTL) cargo, there should be an effective inventory program in place.

___ If break-bulk cargo is stored indoors, any high value or “attractive” cargo should be placed in a locked security cage/crib. Access to this secure area should be limited and a physical count of all onhand shipments should be made at least once every eight hours.

___ If the storage facility handles perishable goods, there should be suitable means in order to maintain the cargo within acceptable temperature parameters.

Documentation

___ Shipment documentation, such as bills of lading and delivery receipts, should be kept confidential. They should not be placed in a location where even casual passers-by can determine the contents of a particular trailer or container.

___ Limit the number of employees who have access to shipment documentation.

Personnel

___ All employees of the storage facility should go through pre-employment screening with a background check including driving, criminal and credit reviews. The storage facility management should verify all of the information contained on the employment application such as current address and previous employers.

___ No employees should be allowed to park their personal vehicles near the cargo storage/staging areas.

___ Access to certain areas within the facility should be limited to personnel that have a business need to be there.

Management

___ Management or an experienced independent contractor should do periodic security audits of the facility to ensure that the physical security features (fencing, lighting, closed circuit television, etc.) are properly functioning and that the procedural controls are being followed.

___ Always involve your logistics, security, risk manager and other relevant professionals in the development and implementation of cargo/transit security practices.

Chubb Insured