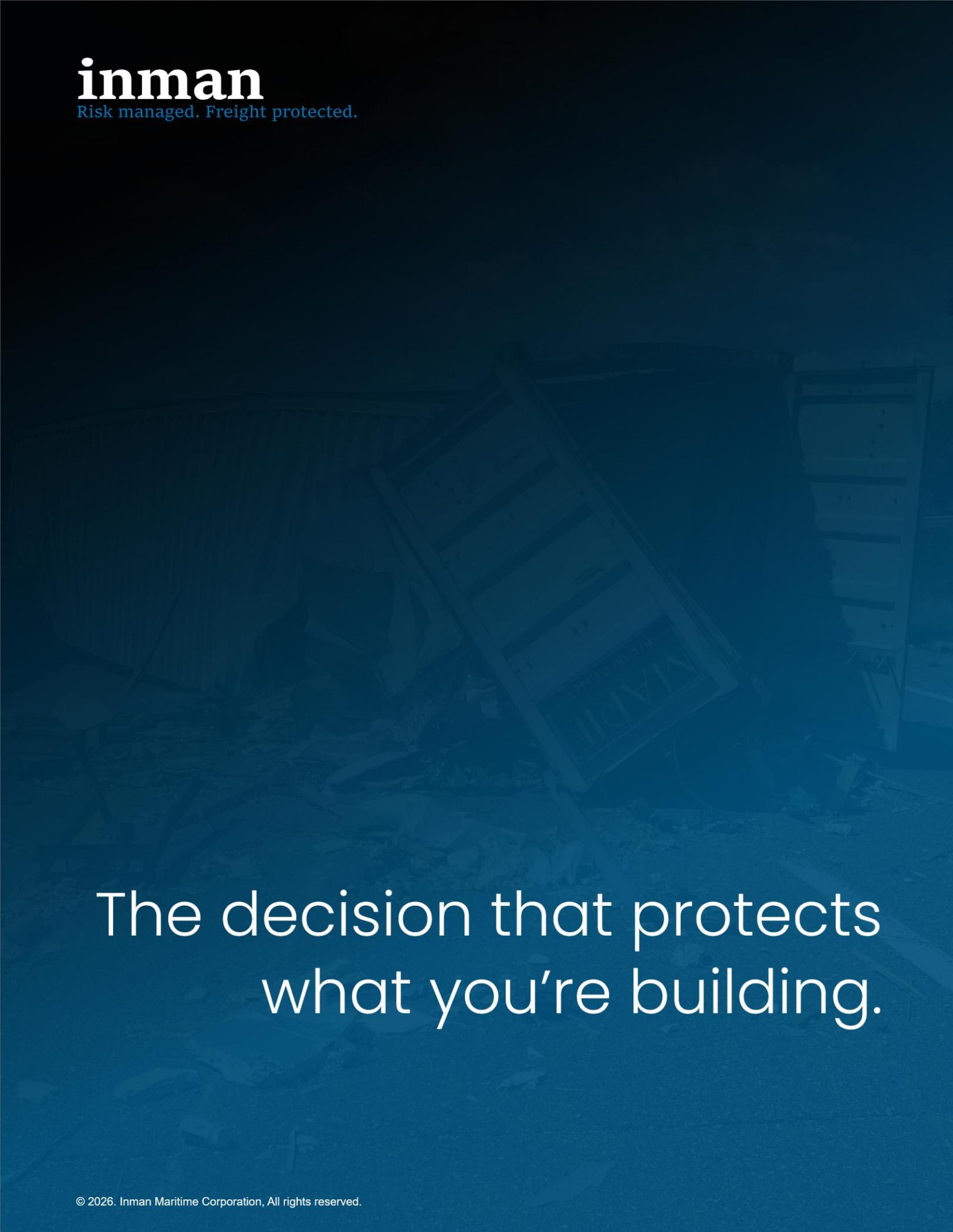


Customer Portal User Guide.

Underwriting Partners





inman

Risk managed. Freight protected.

The decision that protects
what you're building.

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1. Introduction

Welcome to the Inman Maritime Corporation Customer Portal. This comprehensive platform has been designed to streamline your cargo insurance experience, providing you with 24/7 access to quotes, certificates, claims management, and account information. This guide contains complete and accurate information including our actual rate schedules, all commodities we insure, and geographic coverage.

About Inman Maritime Corporation

Inman Maritime Corporation has been a trusted name in cargo insurance, specializing in providing comprehensive protection for businesses engaged in domestic and international trade. Based in Vancouver, British Columbia, Canada, we serve clients across North America and around the world, offering tailored insurance solutions for land, air, and sea transportation.

Our commitment to excellence is reflected in every aspect of our service: from our user-friendly customer portal to our responsive claims handling, from our competitive pricing to our extensive geographic coverage. Whether you're shipping electronics from China, machinery across North America, perishable goods from Latin America, or any other commodity on any trade route, Inman Maritime Corporation provides the protection and peace of mind you need.

Why Choose Inman Maritime Corporation?

Comprehensive Coverage: We insure 17 distinct commodity categories ranging from general merchandise and machinery to specialized items like antiques, hazardous materials, and temperature-controlled goods. Our coverage spans three major route categories—North America, World to/from Latin America, and World to World—ensuring your cargo is protected regardless of origin or destination.

Transparent Pricing: Unlike many insurers who provide vague "contact us for a quote" pricing, we offer complete transparency. This guide includes our actual rate schedules with specific rates for every commodity-route-mode combination. You'll know exactly what your coverage costs before you commit, with no hidden fees or surprise charges.

24/7/365 Service: Our portal operates around the clock, and we issue certificates every day of the year including weekends and holidays. With our 6:00 PM PST same-day issuance cutoff, you can obtain coverage when you need it, not just during traditional business hours.

Fast, Efficient Processing: For standard shipments, our Quick Quote feature provides instant pricing and immediate coverage upon payment. Even complex shipments requiring Full Declaration approval are typically reviewed within 24-48 hours. We understand that time is money in international trade, and we've built our systems to keep your business moving.

Flexible Payment Options: We accommodate various payment preferences including instant credit card processing (with no storage of your card information), E-Transfer, ACH, Wire Transfer, and credit terms for qualified customers. Choose the payment method that works best for your business operations.

Expert Claims Support: Should you need to file a claim, our dedicated claims team provides professional support throughout the entire process. From initial documentation through final settlement, we're committed to fair, prompt claim resolution.

About This User Guide

This comprehensive guide is your complete resource for utilizing the Inman Maritime Portal effectively. It covers every aspect of our platform and services, ensuring you can maximize the value of your cargo insurance coverage.

What You'll Find in This Guide:

- **Complete Operational Instructions:** Step-by-step guidance on using every feature of the portal, from obtaining quotes to managing certificates and filing claims
- **Actual Rate Schedules:** Our complete rate schedule showing all 162 rate combinations for every commodity, route, and transportation mode we cover

- **Detailed Policy Information:** Comprehensive explanations of coverage options, policy limits, deductibles, and terms
- **Billing and Payment Procedures:** Complete information on invoicing, payment methods, certificate issuance timing, and credit terms
- **Claims Procedures:** Detailed instructions on filing claims, required documentation, and expected timelines
- **Support Resources:** Contact information for every department with specific hours and response time commitments

How to Use This Guide:

This guide is organized into 15 chapters, each focusing on a specific aspect of our services. You can read it cover-to-cover to gain comprehensive understanding, or jump directly to the chapter relevant to your immediate needs using the Table of Contents.

For quick reference, key information is highlighted throughout:

- **Bold text** indicates important terms, requirements, or action items
- Bulleted lists break down complex information into digestible points
- Tables organize rates, codes, and comparison information for easy reference
- Step-by-step instructions guide you through portal processes

Getting the Most from Your Portal

The Inman Maritime Portal is more than just a place to buy insurance—it's a comprehensive tool for managing all aspects of your cargo protection:

- **Instant Quotes:** Get real-time pricing for any shipment without waiting for callbacks or email responses
- **Carrier and Contact Management:** Build a database of your frequently-used carriers, warehouses, consignees, and shippers for faster quote generation
- **Certificate Tracking:** Search and download all your certificates instantly, with complete historical records
- **Claims Management:** File and track claims entirely online with document upload capability
- **Account Analytics:** Monitor your risk score, payment history, and policy limits in real-time
- **Automated Invoicing:** Receive invoices instantly upon approval with multiple payment options

Our Commitment to You

At Inman Maritime Corporation, we understand that cargo insurance is more than a transaction—it's a partnership. Your shipments represent your business, your livelihood, and often the fulfillment of commitments to your own customers. We take that responsibility seriously.

Our commitment extends beyond simply providing an insurance policy. We're committed to:

- **Clarity and Transparency:** No insurance jargon, no hidden terms, no surprises
- **Accessibility:** Human support when you need it, with response time commitments we actually keep
- **Fairness:** Honest claims handling based on policy terms, not profit margins

- **Continuous Improvement:** Regular portal updates and service enhancements based on your feedback
- **Education:** Resources and support to help you make informed decisions about your coverage needs

Questions or Assistance

While this guide is comprehensive, we recognize that questions may arise or specific situations may require personalized guidance. Our support team is always available to assist:

- **General Questions:** support@inmanmaritime.com
- **Claims:** claims@inmanmaritime.com
- **Billing:** accounting@inmanmaritime.com
- **Coverage Questions:** underwriting@inmanmaritime.com

See Chapter 15 for complete contact information including phone numbers, hours of operation, and department-specific email addresses.

2. Getting Started

Whether you're preparing your first shipment or you're an experienced importer/exporter looking to optimize your cargo insurance program, this guide will provide the knowledge you need to use our portal effectively and protect your valuable cargo.

The Inman Maritime Portal has been designed with user experience as our top priority. Our intuitive interface allows you to accomplish complex insurance tasks in just a few clicks, while still providing access to detailed information when you need it. First-time users will find the portal easy to navigate, with helpful tooltips and guidance throughout. Experienced users will appreciate the efficiency of our streamlined workflows and the ability to save frequently used information for even faster processing.

Before diving into your first quote or shipment, we recommend taking a few minutes to familiarize yourself with the portal's layout and key features described in this chapter. Setting up your carrier and contact databases upfront (covered in Chapters 3 and 4) will save you significant time as you process shipments in the future.

Thank you for choosing Inman Maritime Corporation. We look forward to supporting your business success and protecting your shipments wherever *they travel*.

Safe shipping!

2.1 Portal Overview

The Inman Maritime Portal is accessible at portal.inmanmaritime.com. The portal is optimized for both desktop and mobile devices, ensuring you can manage your cargo insurance needs from anywhere—whether you're in your office, at a warehouse, or traveling internationally.

Browser Compatibility: For the best experience, we recommend using the latest versions of Google Chrome, Mozilla Firefox, Safari, or Microsoft Edge. The portal is fully responsive and adapts seamlessly to tablets and smartphones, though some complex tasks (such as uploading multiple documents or reviewing detailed rate tables) may be easier on a desktop or laptop computer.

Logging In: Access the portal using the username and password provided in your welcome email. If this is your first login, you'll be prompted to change your password and set up security questions for account recovery. We strongly recommend using a strong password (at least 12 characters with a mix of uppercase, lowercase, numbers, and symbols) to protect your account and sensitive shipment information.

Portal Navigation: Once logged in, you'll see a clean, organized interface with a navigation menu accessible via the hamburger icon (three horizontal lines) in the top-left corner. This menu provides quick access to all major portal sections:

- Dashboard (home screen)
- Single Shipment (quotes and certificates)
- Billing
- Claims
- Risk Score
- Address Book (carriers and contacts)
- About

The top navigation bar includes:

- Search functionality for quickly locating certificates
- Notifications icon for important alerts and messages

- Account settings (accessible via your profile icon)
- Help and support resources

Mobile App: While we don't currently offer a dedicated mobile app, our mobile-optimized website provides full functionality on smartphones and tablets. Simply navigate to portal.inmanmaritime.com on your mobile device and log in as usual. Consider bookmarking the page to your home screen for quick access.

2.2 Main Dashboard

Your dashboard is the central hub of your portal experience and the first screen you'll see upon logging in. It provides an at-a-glance view of your account status and quick access to common actions.

Key Metrics Displayed:

Total Insured Value: This displays the cumulative value of all your currently active insurance certificates. It represents the total amount of cargo you have insured and in transit at any given time. This metric is useful for understanding your overall exposure and for financial planning purposes. As certificates expire and shipments are delivered, this number will decrease. As you insure new shipments, it increases accordingly.

Policy Limit: Shows your current per-shipment insurance limit. New users typically begin with a **\$150,000 standard policy limit** (note: this may vary based on your account setup and initial underwriting review). This is the maximum insured value allowed for any single shipment under your current approval level.

If you need to insure a shipment exceeding your policy limit, you have two options:

1. Request a temporary limit increase for that specific shipment
2. Apply for a permanent policy limit increase if you regularly ship high-value cargo

The "Request" button next to your policy limit provides quick access to the limit increase application. See Chapter 10 for detailed information about limit approval status codes and the approval process.

Active Certificates: Displays the total number of insurance certificates currently active on your account. This includes certificates for shipments in transit, recently delivered shipments still within the coverage period, and any certificates pending underwriting review. Click on this metric to view a detailed list of all active certificates with their respective shipment details, coverage amounts, and status.

Active Claims: Shows the number of claims currently being processed. This includes claims at all stages: newly filed (under initial review), under investigation, pending additional documentation, and approved claims awaiting settlement payment. A "0" indicates you have no active claims—a positive indicator for your risk score. Click on this metric to access your claims dashboard where you can view detailed status information for each claim.

Quick Actions:

Certificate Search: The prominent search bar on your dashboard allows you to quickly locate any certificate using:

- Certificate number (e.g., CERT-2026012901)
- Booking number from your freight forwarder
- Bill of Lading (B/L) number from your carrier
- Container number for ocean freight shipments

Simply enter any of these identifiers and click search to instantly retrieve the certificate and all associated shipment details.

New Shipment Button: The "New Shipment" button (typically displayed prominently in the top-right corner or center of the dashboard) provides immediate access to begin a new insurance quote. Clicking this button launches the quote wizard, which guides you through selecting your commodity type, route, transportation mode, coverage value, and other essential details. This is the starting point for all new insurance purchases.

Dashboard Customization: Depending on your account type and preferences, your dashboard may also display:

- Recent activity feed showing your last 10 transactions
- Payment reminders for outstanding invoices
- Risk score trend graph showing your score progression over time
- Quick links to frequently accessed features
- Important announcements about service updates or policy changes

Personalization Tips: Take a moment to familiarize yourself with your dashboard layout. The more comfortable you become navigating from this central hub, the more efficiently you'll be able to manage your cargo insurance needs. Most users find that after just a few sessions, they can navigate the entire portal intuitively without referring to this guide.

3. Managing Carriers

Maintain a comprehensive database of shipping carriers you work with for land, air, and sea transportation. The Carriers section of the portal serves as your centralized directory of transportation providers, allowing you to quickly select carriers when generating quotes and certificates without repeatedly entering the same information.

Why Manage Carriers: Pre-loading carrier information into your portal offers several significant advantages:

- **Speed:** Select carriers from a dropdown menu rather than typing details for every shipment
- **Accuracy:** Reduce errors by maintaining verified carrier information in one place
- **Organization:** Keep track of which carriers you use for different routes or commodity types
- **Reporting:** Analyze your shipping patterns by carrier over time

Adding a Carrier:

1. Navigate to "Address Book" from the main menu
2. Select the "Carriers" tab
3. Click the "+ Add Carrier" button
4. Complete the carrier information form:
 - **Carrier Name:** Official business name (e.g., "FedEx Freight", "Maersk Line", "Canadian Pacific Railway")
 - **Carrier Type:** Select Land, Air, or Sea (this helps organize your carrier list)
 - **Contact Information:** Phone number and email for the carrier's customer service or your account representative
 - **Carrier Code:** IATA Code, MC/DOT, IMO/SCAC
 - **Account Number:** Your account or customer number with this carrier (if applicable)
 - **Address:** Carrier's main office or the specific terminal/branch you work with
 - **Notes:** Any additional information such as preferred contact person, special handling instructions, or service level details
5. Click "Save Carrier"

Managing Your Carrier Database: Once you've added carriers, you can:

- **Search:** Use the search bar to quickly find specific carriers by name
- **Filter:** Use the filter tabs to view only Land carriers, only Air carriers, or only Sea carriers
- **Edit:** Click on any carrier to update their information (useful when contact details change or you get a new account representative)
- **Delete:** Remove carriers you no longer use (note: you cannot delete carriers that are referenced in existing certificates)
- **Export:** Download your complete carrier list as a CSV file for your records

Best Practices:

- Add carriers as you start working with them rather than trying to build a complete database all at once
- Include detailed notes about any special requirements or preferences for each carrier

- Review and update carrier contact information quarterly to ensure accuracy
- If you work with multiple divisions of the same carrier (e.g., FedEx Express and FedEx Freight), create separate entries for clarity

4. Managing Contracts

Maintain an organized directory of warehouse contacts, consignees, shippers, and other parties involved in your supply chain. Similar to the Carriers section, the Contacts database streamlines your quote and certificate generation process while ensuring accuracy across all your shipments.

Types of Contacts: The portal allows you to categorize contacts into different types for better organization:

- **Shippers:** The party shipping the goods (often you or your supplier)
- **Consignees:** The party receiving the goods (often your customer or your own warehouse)
- **Warehouses:** Storage facilities, distribution centers, or fulfillment centers
- **Notify Parties:** Entities that should be notified upon shipment arrival (often customs brokers or freight forwarders)
- **Other:** Any other relevant parties in your shipping process

Adding a Contact:

1. Access the Contacts section from "Address Book" in the main menu
2. Click "+ Add Contact"
3. Fill in the contact details:
 - **Contact Type:** Select the appropriate category from the dropdown
 - **Company Name:** Full legal business name
 - **Contact Person:** Name of your primary contact at this location (optional but recommended)
 - **Email Address:** Email for shipping notifications and documentation
 - **Phone Number:** Primary contact number including country code for international contacts
 - **Complete Address:** Street address, city, state/province, postal code, country (be as specific as possible to avoid shipping delays)
 - **Tax ID / Business Number:** If applicable (useful for customs documentation)
 - **Special Instructions:** Loading dock hours, gate codes, appointment requirements, contact preferences, etc.
4. Save the contact

Using Saved Contacts: When creating quotes or certificates, saved contacts appear in dropdown menus, allowing you to:

- Select the correct contact with a single click
- Ensure address accuracy (reducing the risk of misdelivery)

- Automatically populate all required fields
- Maintain consistency across multiple shipments to the same location

Contact Management Features:

- **Bulk Import:** If you have an existing contact database, contact our support team to arrange a bulk import
- **Duplicate Detection:** The system alerts you if you're adding a contact that appears similar to an existing entry
- **Contact History:** View all shipments associated with each contact
- **Quick Edit:** Update contact information across all future shipments while preserving historical certificate accuracy

Best Practices:

- Verify addresses carefully when first adding contacts—incorrect addresses are a leading cause of claim complications
- Include loading/unloading hours and requirements in special instructions to help carriers plan deliveries
- Keep email addresses current so consignees receive automatic shipping notifications
- For international contacts, include the country code in phone numbers (e.g., +52 for Mexico, +86 for China)
- Add contacts for both regular and occasional shipping partners—even one-time shipments benefit from accurate contact records
- Review your contact database semi-annually and mark inactive contacts to keep your list manageable

Privacy and Security: All contact information is stored securely and encrypted. This data is used solely for insurance and shipping documentation purposes and is never shared with third parties except as required for shipment processing (e.g., including consignee details on insurance certificates).

5. Obtaining Insurance Quotes

The portal offers two distinct quoting methods to accommodate different shipment types and complexity levels: Quick Quote for straightforward shipments requiring immediate coverage, and Full Declaration for complex, high-value, or specialized cargo requiring detailed underwriting review.

Quick Quote: Instant Pricing and Coverage

Quick Quote is designed for speed and simplicity. It's ideal when you need immediate coverage for standard commodities on established routes using common transportation modes. Most users find they can complete a Quick Quote in under 2 minutes.

When to Use Quick Quote:

- Standard commodities with established rates in our rate schedule
- Shipments within your current policy limit (\$30,000 standard)
- Routes and transportation modes with no special restrictions
- Time-sensitive shipments requiring immediate certificate issuance

- Routine shipments similar to those you've insured before

How Quick Quote Works:

1. Click "New Shipment" and select "Quick Quote"
2. Choose your Named Assured (your company name, or select from your saved contacts)
3. Select your route by choosing origin and destination countries
4. Choose transportation mode (Inland, Ocean, or Air)
5. Select commodity type from the dropdown list
6. Choose coverage option (All Risk, Named Perils, or specialized coverage as available)
7. Enter coverage value details:
 - Currency (USD, CAD, EUR, etc.)
 - Invoice value of goods
 - Transportation costs (freight charges)
 - Total insured value is automatically calculated as $(\text{Invoice} + \text{Freight}) \times 110\%$
8. Review the instant pricing breakdown showing:
 - Base premium
 - Minimum premium (if applicable)
 - Taxes and fees
 - Total premium due
9. Review coverage summary and conditions
10. Click "Proceed to Buy" to purchase coverage or "Save Quote" to return later

Quote Validity: Quick Quotes remain valid for 30 days from generation. You can save multiple quotes and compare options before purchasing. Saved quotes appear in your "Quote List" for easy retrieval.

Full Declaration: Comprehensive Coverage for Complex Cargo

Full Declaration provides detailed underwriting review for shipments that fall outside standard Quick Quote parameters. This option ensures you receive appropriate coverage for specialized, high-value, or complex cargo.

When to Use Full Declaration:

- Shipments exceeding your current policy limit
- Commodities requiring specialized coverage terms or conditions
- High-value cargo requiring specific handling or security requirements
- Shipments to regions with elevated risk profiles
- Multi-commodity shipments requiring separate coverage specifications

- Cargo requiring detailed description beyond standard commodity categories
- Requests for coverage modifications or special policy terms

The Full Declaration Process:

1. Select "New Shipment" and choose "Full Declaration"
2. Provide detailed shipment information:
 - Complete commodity description including make, model, serial numbers if applicable
 - Detailed routing including all intermediate stops or transshipment points
 - Packaging details and container specifications
 - Any special handling requirements
 - Complete shipper and consignee information
 - Requested coverage terms or special conditions
3. Upload supporting documentation:
 - Commercial invoice
 - Packing list
 - Purchase orders or contracts
 - Appraisals for high-value items
 - Technical specifications for specialized equipment
4. Submit declaration for underwriting review

Review Timeline: Full declarations typically receive approval within **4 business hours** depending on complexity. More complex requests or those requiring additional information may take longer. You'll receive email notifications as your declaration progresses through review.

Approval Process: Our underwriting team reviews your Full Declaration considering:

- Commodity type and value
- Route risk assessment
- Transportation method and carrier
- Packaging adequacy
- Your account history and risk score
- Current market conditions and geopolitical factors

You'll receive one of three responses:

- **Approved:** Quote provided with coverage terms and premium
- **Conditional Approval:** Coverage offered with specific conditions or requirements

- **Additional Information Required:** Request for clarification or supporting documents

Once approved, you can proceed to purchase coverage using any of our available payment methods.

6. Certificate Management

Search certificates by number, booking, or B/L. Download PDFs. The Certificate Management section provides comprehensive tools for tracking, searching, and managing all your insurance certificates—past, present, and future.

Searching for Certificates:

The portal's powerful search functionality allows you to locate any certificate instantly using multiple search criteria:

- **Certificate Number:** The unique identifier assigned to each policy (format: CERT-YYYYMMDDXXXX)
- **Booking Number:** The reference number provided by your freight forwarder
- **Bill of Lading (B/L) Number:** The carrier-issued document number for ocean or land freight
- **Air Waybill Number:** For air freight shipments
- **Container Number:** For containerized ocean freight
- **Date Range:** Search for all certificates issued within specific dates
- **Commodity Type:** Find all certificates for a specific commodity category
- **Route:** Locate all certificates for shipments on particular routes
- **Status:** Filter by active, expired, pending, or cancelled certificates

Advanced Search Features: Combine multiple search criteria for precise results. For example, search for all active certificates for electronics shipments to Europe issued in the last 30 days. Save frequently-used search parameters as "Quick Searches" for one-click access.

Certificate Details:

Clicking on any certificate displays complete information including:

- Full coverage details and policy terms
- Premium breakdown and payment status
- Shipment routing and transportation details
- Shipper and consignee information
- Commodity description and value
- Special conditions or endorsements
- Claims history (if any claims have been filed against this certificate)

Downloading Certificates:

All certificates are available as professionally formatted PDF documents that can be:

- Downloaded to your computer or mobile device
- Emailed directly to consignees, carriers, or customs brokers
- Printed for inclusion in shipping documentation
- Archived in your document management system

PDFs include all essential information and meet international standards for cargo insurance documentation.

Certificate Status Tracking:

Certificates progress through several statuses:

- **Pending:** Quote generated but payment not yet confirmed
- **Active:** Coverage in force, shipment may be in transit or recently delivered
- **Expired:** Coverage period ended, shipment delivered and beyond claim filing window
- **Cancelled:** Certificate voided before shipment (with refund if applicable)
- **Claim Filed:** Active claim associated with this certificate

Bulk Certificate Management:

For users managing multiple shipments:

- Export certificate lists to Excel for record-keeping
- Generate consolidated reports by date range, commodity, or route
- Set up automatic email notifications when certificates approach expiration
- Create certificate portfolios for major projects or specific customers

Best Practices:

- Download and save certificate PDFs as soon as they're issued
- Provide certificate copies to carriers before shipment to ensure they're aware of insurance coverage
- Keep certificates with your shipping documentation for customs clearance
- Review certificate details carefully upon issuance to catch any errors immediately

7. Claims Process

Inman Maritimes Declaration Portal is designed to respond quickly and efficiently in the event of a covered loss. Claims are handled directly between the insured and the insurer to ensure transparency and faster resolution.

Types of Claims You May File

Claims may be submitted for physical loss or damage occurring during transit, including but not limited to:

- Physical Damage

- Shortage or Partial Loss
- Non-Delivery
- Water Damage
- Theft or Pilferage
- Contamination

Coverage applies subject to policy terms, conditions, and exclusions.

Required Documentation

To initiate a claim, the following documentation is typically required. Providing complete and accurate documents will help avoid delays:

- Cargo Insurance Certificate issued through the Inman Maritime portal
- Commercial Invoice or Proof of Value
- Packing List
- Bill of Lading / Air Waybill / Sea Waybill
- Survey Report (if applicable or requested)
- Photographs showing the damage, loss, or condition of the goods

Additional documentation may be requested depending on the nature of the claim or shipment.

Claims Submission & Review Timeline

Once a claim is submitted with the required documentation:

- **Initial Review:**
Claims are acknowledged and reviewed within **48–72 hours** to confirm coverage applicability and completeness of documentation.
- **Investigation & Assessment:**
The insurer may conduct an investigation, request additional information, or appoint a surveyor where necessary.
- **Settlement & Payout:**
Upon completion of the investigation and approval of the claim, settlement is typically issued within **5–15 business days**, depending on claim complexity.

Important Notes

- Claims should be reported as soon as loss or damage is discovered.
- Do not dispose of damaged goods without insurer authorization.
- Retain all packaging and evidence until instructed otherwise.
- Late reporting or incomplete documentation may impact claim resolution timelines.

If you have questions during the claims process, our team is available to assist and ensure your claim progresses smoothly.

8. Account Risk Score

Each account is assigned an **Account Risk Score** to help determine pricing tiers and eligibility. The score is dynamic and updates over time based on account activity and risk behavior.

Risk Score Ranges

- **750–1000 (Low Risk):**
Eligible for **best available rates** and preferred underwriting consideration.
- **500–749 (Medium Risk):**
Standard market rates apply.
- **0–499 (High Risk):**
Higher premiums may apply, and additional underwriting review may be required.

Factors That Positively Impact Your Score

The following behaviors contribute to a stronger risk profile over time:

- Length of account history
- Claim-free periods
- Timely and consistent payments
- Responsible use of coverage limits

Factors That May Negatively Impact Your Score

Certain activities may result in a lower risk score, including:

- Frequency or severity of claims
- Late or missed payments
- Repeated policy amendments or cancellations
- Elevated loss ratios over time

How Scores Are Used

The Account Risk Score helps guide:

- Premium pricing and rate tier eligibility
- Coverage availability and limit considerations
- Ongoing risk management reviews

Important Notes

- Scores are reviewed periodically and may change as account activity evolves.

- Maintaining good payment practices and minimizing avoidable losses can improve your score over time.
- Risk scores do not replace underwriting decisions and remain subject to policy terms and insurer approval.

For questions about your Account Risk Score or how to improve it, please contact our support team.

9. Billing and Payments

The Billing & Payments section of the portal provides full visibility into your account's financial activity, invoices, and payment status in real time.

9.1 Billing Dashboard

Your Billing Dashboard displays a live snapshot of your account, including:

- **Total Paid:** Cumulative payments successfully processed
- **Outstanding Balance:** Approved invoices awaiting payment
- **Overdue Balance:** Invoices past their due date (if applicable)
- **Policy Limit:** Maximum active coverage allowed on your account
 - New accounts are assigned a **standard policy limit of \$30,000**, which may be adjusted based on account history and risk profile

This dashboard updates automatically as invoices are generated and payments are applied.

9.2 Invoice Generation

Once a shipment is approved within the portal:

- An **invoice is automatically generated**
- The invoice appears immediately in the **Billing & Payments** section
- No manual request or additional action is required to generate an invoice

Invoices reflect the declared shipment value, approved coverage, and applicable premium.

9.3 Payment Methods

Credit Terms (Application Required)

Credit terms are **not automatically granted** and require approval following a mandatory review process.

- Business and personal credit checks are required
- Approved accounts are assigned a **credit limit** with **Net 30 payment terms**
- To apply for credit terms, contact:
accounting@inmanmaritime.com
- The credit application can be found at the bottom of the **Account Settings** page

Non-Credit Payment Options

For accounts without credit terms, the following payment methods are available:

- **Credit Card (Instant Processing):**
Visa, MasterCard, and American Express
Inman Maritime does not store credit card information. Payments are processed securely on a one-time basis.
- **E-Transfer:**
Available by arrangement through accounting@inmanmaritime.com
Processing time: **2–4 hours**
- **ACH Transfer:**
Contact accounting@inmanmaritime.com for setup instructions
Processing time: **1–2 business days**
- **Wire Transfer:**
Banking and SWIFT details available upon request
Processing time: **2–3 business days**

Credit Terms - Application Required:

Credit terms ONLY granted after mandatory business and personal credit check. Contact accounting@inmanmaritime.com to apply. A credit limit will be applied with net 30 terms if approved.

(can be found at the bottom of the account setting page.)

Non-Credit Payment Options:

- Credit Card (Instant): Visa/MC/Amex. WE DO NOT STORE CREDIT CARD INFO. Secure one-time processing.
- E-Transfer: Arrange with accounting@inmanmaritime.com. 2-4 hour processing.
- ACH Transfer: Contact accounting@inmanmaritime.com for details. 1-2 days.
- Wire Transfer: Contact accounting@inmanmaritime.com for banking/SWIFT. 2-3 days.

9.4 Certificate Issuance Timeline
CRITICAL TIMING INFORMATION

Certificate issuance is directly tied to payment confirmation.

- **Payment received before 6:00 PM PST:**
Certificate issued **same day**
- **Payment received after 6:00 PM PST:**
Certificate issued **next morning**
- **Weekends & Holidays:**
No delays — the same timing applies **365 days per year**
- **Time Zone Reference:**
Pacific Standard Time (Vancouver, BC)
- **System Availability:**
The portal operates **24/7/365**

Timely payment ensures uninterrupted certificate issuance and coverage activation.

10. Limit Approval Status Codes

Code	Status	Description
LA-001	Approval Granted - Permanent	Active immediately
LA-002	Approval Granted - 24 Hour	Temporary pending review
LA-003	Approval Granted - 90 Day Trial	Trial period
LA-004	Denied - Insufficient History	Need 6+ months
LA-005	Denied - Risk Score Low	Score below 650
LA-006	Denied - Outstanding Claims	Resolve claims first
LA-007	Denied - Payment History	Late payments
LA-008	Under Review	5-7 business days
LA-009	Additional Info Required	Provide documents
LA-010	Conditional Approval	Review conditions
LA-011	Denied - No Info on File	Submit documentation
LA-012	Pending - Financial Review	7-10 days for >\$1M
LA-013	Approved - Single Shipment	One-time only

11. Commodities We Insure: Complete List

1. Antiques / Artwork / Collectibles
2. Commercial Watercraft
3. Fragile Goods
4. Frozen / Reefer Controlled Goods
5. Household Goods & Personal Effects including personal automobiles
6. Laptops/Tablets/Cellular and Smart Phones/Video Game Consoles/First Release Games
7. New General Merchandise
8. New Machinery / Equipment
9. New or Used Mobile Equipment or Commercial Use Vehicles
10. Non-Perishable Goods
11. Radioactive / Hazardous / Restricted or Controlled Items
12. Servers - Server Racks - Processors - SSD Cards and Memory - TV/Home Theater/Computers>Desktop-Parts-Peripherals/Cameras&Camcorders/Prev. Released Video Games
13. Used Clothing / Footwear / Donated Products
14. Used General Merchandise
15. Used Machinery / Equipment
16. Vehicles/Automobiles - New or Used to/from Dealer
17. Waste Products / Recyclable Products / Scrap Metals

Coverage Options:

1. All Risk

Provides broad coverage for physical loss or damage to insured goods from external causes during transit, subject to policy terms and exclusions.

2. All Risk – Professionally Packed

All Risk coverage where goods are packed by a professional packing company, typically offering broader protection and fewer packing-related limitations.

3. All Risk – Owner Packed

All Risk coverage for goods packed by the shipper or owner. Coverage applies, but certain packing-related losses may be excluded or more closely reviewed.

4. All Risk – Perishables

All Risk coverage tailored for temperature-sensitive or time-sensitive goods. Coverage is subject to specific conditions related to refrigeration, handling, and transit delays.

5. Named Perils

Coverage applies only to losses caused by specifically listed events (such as fire, collision, overturn, or theft). Losses outside the listed perils are not covered.

6. Including Depreciation

Coverage includes compensation for loss of value due to damage, even if the goods are repairable, subject to policy terms and limits.

12. Routes and Geographic Coverage

Inman Maritime Corporation provides comprehensive cargo insurance coverage across three distinct route categories, each designed to address the specific risks and requirements of different geographic regions. Our worldwide network ensures your shipments are protected regardless of origin or destination.

North America

Our North America route category provides coverage for all shipments originating from, destined to, or traveling within the North American continent. This includes:

United States Coverage:

- All 50 states including Alaska and Hawaii
- US territories including Puerto Rico, US Virgin Islands, Guam, and American Samoa
- Coverage extends to all major ports, airports, and inland transportation hubs
- Specialized coverage available for cross-border commerce with Canada and Mexico

Canada Coverage:

- All 10 provinces: Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, Quebec, and Saskatchewan
- All 3 territories: Northwest Territories, Nunavut, and Yukon
- Comprehensive coverage for transcontinental rail shipments via Canadian Pacific and Canadian National railways
- Special provisions for shipments through the Port of Vancouver, Canada's largest port

Mexico Coverage:

- All 32 federal entities including Mexico City
- Major manufacturing and shipping hubs including Monterrey, Guadalajara, and Tijuana
- Border crossing coverage for trade via land, including USMCA-compliant shipments
- Port coverage including Manzanillo, Veracruz, and Lázaro Cárdenas

North America Route Benefits:

- Most competitive premium rates due to established infrastructure and lower risk profile
- Fastest certificate issuance and claims processing
- Extensive carrier network with pre-approved partnerships
- Minimal documentation requirements for standard commodities
- Same-day quotes available for all North American routes

This route category is ideal for domestic US shipments, US-Canada trade, US-Mexico trade under USMCA, and any movements within the North American free trade zone.

World to/from Latin America

This route category covers all shipments between Latin American destinations and any worldwide origin, or vice versa. Latin America represents a significant portion of global trade, and our specialized coverage addresses the unique considerations of this dynamic region.

Geographic Coverage Includes:

Central America:

- Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama
- Special coverage for Panama Canal transit shipments
- Coverage for shipments through the Central American Free Trade Agreement (CAFTA) region

South America:

- All countries including Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, French Guiana, Guyana, Paraguay, Peru, Suriname, Uruguay, and Venezuela
- Major commercial centers including São Paulo, Buenos Aires, Santiago, Lima, and Bogotá
- Coverage for Amazon basin shipments with specialized handling requirements
- Andean Community trade route coverage

Caribbean:

- All island nations and territories including Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Cayman Islands, Cuba, Curaçao, Dominica, Dominican Republic, Grenada, Haiti, Jamaica, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, and Turks and Caicos
- Special provisions for hurricane season shipments (June-November)
- Coverage for cruise ship supply shipments and tourism-related cargo

Route Characteristics:

- Rates adjusted to reflect regional infrastructure variations and extended transit times
- Additional security provisions for high-risk corridors
- Specialized coverage for agricultural exports (coffee, bananas, sugar, etc.)
- Coverage for mining and natural resource shipments (copper, lithium, oil)
- Provisions for temperature-controlled shipments in tropical climates

Important Considerations:

- Some specific routes may require underwriting referral based on current geopolitical conditions
- Enhanced documentation may be required for certain countries
- Currency fluctuations and local regulations may affect coverage terms
- Seasonal rate adjustments apply during hurricane season for Caribbean routes

This route category is essential for importers and exporters engaged in trade with Latin America, including agricultural products, manufactured goods, automotive parts, electronics, and natural resources.

World to World

Our most comprehensive route category provides truly global coverage for shipments between any international origins and destinations outside of North America and the specific Latin America routes described above. This category encompasses the vast majority of international trade routes.

Global Coverage Regions:

Europe:

- All European Union member states (27 countries)
- United Kingdom (post-Brexit specialized coverage)
- European Free Trade Association countries (Iceland, Liechtenstein, Norway, Switzerland)
- Eastern Europe including Russia, Ukraine, Belarus (subject to current sanctions and restrictions)
- Balkans region: Albania, Bosnia and Herzegovina, Croatia, Kosovo, Montenegro, North Macedonia, Serbia, Slovenia

Asia:

- East Asia: China (including Hong Kong and Macau), Japan, South Korea, Taiwan, Mongolia
- Southeast Asia: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, Timor-Leste, Vietnam
- South Asia: Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, Sri Lanka
- Central Asia: Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, Uzbekistan
- Coverage for major manufacturing hubs and global supply chain routes

Africa:

- North Africa: Algeria, Egypt, Libya, Morocco, Sudan, Tunisia
- Sub-Saharan Africa: All countries including South Africa, Nigeria, Kenya, Ethiopia, Ghana, Tanzania
- Special provisions for emerging markets and developing infrastructure regions
- Coverage for natural resource shipments (minerals, oil, agricultural products)

Middle East:

- Gulf Cooperation Council states: Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates
- Levant region: Iraq, Israel, Jordan, Lebanon, Palestine, Syria (subject to restrictions)
- Turkey, Iran (subject to sanctions compliance), Yemen
- Coverage through major transshipment hubs including Dubai, Abu Dhabi, and Jebel Ali

Oceania:

- Australia (all states and territories)
- New Zealand (both North and South Islands)
- Pacific Islands including Fiji, Papua New Guinea, Solomon Islands, Vanuatu, Samoa, Tonga
- Coverage for trans-Pacific routes

Route Flexibility and Considerations:

- Maximum flexibility for complex global supply chains and multi-leg shipments
- Rates vary significantly based on specific origin-destination pairs
- Current geopolitical conditions may affect certain routes
- Seasonal risk factors considered (monsoons, typhoons, winter weather)
- Some high-risk regions require mandatory underwriting referral
- War risk and strikes/riots/civil commotion coverage available for volatile regions
- Compliance with international sanctions (OFAC, UN, EU) strictly enforced

Specialized Coverage Available:

- Trans-Siberian railway shipments
- Suez Canal and alternative route coverage
- Arctic shipping routes (seasonal)
- Multi-modal shipments crossing multiple continents
- Project cargo for infrastructure developments
- Exhibition and trade show cargo

Certain countries under comprehensive international sanctions are excluded from coverage. Please contact our underwriting team at underwriting@inmanmaritime.com for clarification on specific countries or regions if you are uncertain about coverage availability.

Transportation Modes - Detailed Overview

All route categories support three primary transportation modes, each with distinct characteristics and risk profiles:

Air Freight

Air transportation offers the fastest transit times and is ideal for high-value, time-sensitive, or perishable cargo.

Characteristics:

- Typical transit times: 1-7 days depending on route and service level
- Reduced exposure time compared to ocean freight
- Lower risk of theft, damage, or contamination due to controlled environment

- Premium rates reflect speed and specialized handling
- Coverage includes ground handling at airports, flight, and customs clearance operations

Ideal For:

- Electronics and high-tech equipment
- Pharmaceutical and medical supplies
- Perishable goods requiring rapid delivery
- Fashion and seasonal merchandise
- Emergency shipments and replacement parts
- Documents and high-value small packages

Rate Considerations:

- Generally moderate rates due to reduced time exposure
- Higher minimum premiums reflect handling complexity
- Volume discounts available for frequent air shippers

Ocean Freight

Marine transportation via container ship, break-bulk vessel, or specialized maritime carrier provides economical solutions for large or heavy shipments.

Characteristics:

- Typical transit times: 7-45 days depending on route
- Most cost-effective for large volume or heavy cargo
- Coverage follows Institute Cargo Clauses standards
- Protection during loading, ocean transit, transshipment, and discharge operations
- Container tracking available for enhanced security

Ideal For:

- Full container loads (FCL) and less-than-container loads (LCL)
- Heavy machinery and industrial equipment
- Bulk commodities (grains, minerals, raw materials)
- Vehicles and rolling stock
- Oversized cargo not suitable for air transport
- Cost-sensitive shipments where transit time is flexible

Rate Considerations:

- Most economical rates for standard cargo
- Additional charges may apply for:
 - Refrigerated containers (reefer cargo)
 - Hazardous materials requiring special stowage
 - High-value cargo requiring secure container positioning
 - Deck cargo or open-top containers
- Seasonal surcharges during hurricane/typhoon seasons for affected routes
- Piracy risk premiums for high-risk maritime corridors (Gulf of Aden, West Africa, Southeast Asia)

Special Maritime Coverage:

- War and Strikes Clauses available
- Port-to-port or door-to-door coverage options
- Transshipment protection at intermediate ports
- Coverage for cargo remaining on deck vs. under-deck stowage
- General Average and Salvage charges included

Inland / Truck and Rail

Ground transportation via truck or rail provides essential connectivity for domestic shipments and land-based international movements.

Characteristics:

- Typical transit times: 1-14 days depending on distance
- Direct door-to-door delivery capability
- Coverage attaches when goods are loaded onto carrier's vehicle
- Protection ceases upon delivery at destination or transfer to another carrier
- Real-time GPS tracking available through major carriers

Ideal For:

- Domestic shipments within countries or continents
- Cross-border trade (US-Canada, US-Mexico, intra-EU)
- Final mile delivery from ports or airports
- Shipments requiring direct delivery without transloading
- Oversized or overweight cargo requiring specialized trucks

- Refrigerated truck shipments (reefer trucks)
- Intermodal container movements from rail yards

Truck Transport:

- Full truckload (FTL) and less-than-truckload (LTL) options
- Coverage for flatbed, enclosed, refrigerated, and specialized trailers
- Regional and long-haul coverage
- Cross-border clearance protection

Rail Transport:

- Intermodal container movements
- Bulk commodity shipments
- Transcontinental rail coverage (North America, Europe, Asia)
- Trans-Siberian railway coverage (China-Europe)
- Double-stack container trains (North America)

Rate Considerations:

- Generally lowest rates for standard inland movements
- Premium rates for expedited or dedicated truckload service
- Additional charges for:
 - Liftgate or inside delivery service
 - Appointments or time-critical delivery windows
 - Residential delivery
 - Limited access locations
 - Canadian or Mexican cross-border shipments

Intermodal and Multi-Modal Shipments

Many modern shipments involve multiple transportation modes. For example, a typical international shipment might involve:

1. Inland trucking from factory to port
2. Ocean freight to destination country
3. Inland trucking from port to final destination

Our Coverage for Multi-Modal Shipments:

- Seamless protection throughout the entire journey

- No gaps in coverage during modal transitions
- Single certificate covers all transportation legs
- Rates calculated based on primary mode or as combination rate
- Coverage includes loading/unloading operations at transfer points
- Protection during temporary storage at transshipment locations (typically up to 60 days)

Special Considerations:

- Each transportation mode has different risk profiles affecting overall rates
- Documentation must clearly indicate all modes and transfer points
- Packaging must be suitable for all transportation modes involved
- Cargo must be properly secured for modal transitions

For complex routing or unusual transportation methods not described above, please contact our underwriting team at underwriting@inmanmaritime.com for customized coverage solutions. We regularly accommodate unique shipping requirements including unconventional routes, specialized vessels, chartered flights, and project cargo movements.

13. Complete Rate Schedule

Rates shown per \$100 of insured value. Minimum premium: \$45.

RATES FOR: NORTH AMERICA

Antiques / Artwork / Collectibles

Mode	Coverage	Rate	Min Premium
Ocean	Including Depreciation	2.277	\$45
Inland	Including Depreciation	2.277	\$45
Air	Including Depreciation	2.277	\$45

Commercial Watercraft

Mode	Coverage	Rate	Min Premium
Ocean	All Risk	1.2572	\$35
Inland	All Risk	0.4934	\$35
Air	All Risk	0.7772	\$35

Fragile Goods

Mode	Coverage	Rate	Min Premium
Air	All Risk	0.3519	\$45
Ocean	All Risk	0.5881	\$45
Inland	All Risk	0.2941	\$45

Frozen / Reefer Controlled Goods

Mode	Coverage	Rate	Min Premium
Inland	All Risks - Perishables	0.4443	\$45
Ocean	All Risks - Perishables	1.1205	\$45
Air	All Risks - Perishables	0.6956	\$45

Household Goods & Personal Effects including personal automobiles

Mode	Coverage	Rate	Min Premium
Air	All Risks - Owner Packed	1.2276	\$45
Inland	All Risks - Owner Packed	1.089	\$45
Ocean	All Risks - Professionally Packed	1.7079	\$45
Air	All Risks - Professionally Packed	0.9357	\$45
Inland	All Risks - Professionally Packed	0.792	\$45
Ocean	All Risks - Owner Packed	1.9998	\$45

Laptops/Tablets/Cellular and Smart Phones/Video Game Consoles/First Release Games

Mode	Coverage	Rate	Min Premium
Inland	All Risk	0.5941	\$45
Air	All Risk	0.5941	\$45
Ocean	All Risk	0.5941	\$45

New General Merchandise

Mode	Coverage	Rate	Min Premium
Air	All Risk	0.3017	\$45
Inland	All Risk	0.252	\$45
Ocean	All Risk	0.504	\$45

New Machinery / Equipment

Mode	Coverage	Rate	Min Premium
Air	All Risk	0.3017	\$45
Ocean	All Risk	0.504	\$45
Inland	All Risk	0.252	\$45

New or Used Mobile Equipment or Commercial Use Vehicles

Mode	Coverage	Rate	Min Premium
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Inland	All Risk	0.3285	\$45
Ocean	All Risk	0.7728	\$45
Air	All Risk	0.5313	\$45
Air	All Risk	0.5313	\$45

Non-Perishable Goods

Mode	Coverage	Rate	Min Premium
Air	All Risk	0.284	\$45
Inland	All Risk	0.2372	\$45
Ocean	All Risk	0.4745	\$45

Radioactive / Hazardous / Restricted or Controlled Items

Mode	Coverage	Rate	Min Premium
Air	All Risk	0.284	\$45
Ocean	All Risk	0.4745	\$45
Inland	All Risk	0.2372	\$45

Servers - Server Racks - Processors - SSD Cards and Memory - TV/Home Theater/Computers>Desktop-Parts-Peripherals/Cameras&Camcorders/Prev. Released Video Games

Mode	Coverage	Rate	Min Premium
Air	All Risk	0.3017	\$45
Ocean	All Risk	0.504	\$45
Inland	All Risk	0.252	\$45

Used Clothing / Footwear / Donated Products

Mode	Coverage	Rate	Min Premium
Inland	Named Perils	0.1424	\$45
Ocean	Named Perils	0.2372	\$45
Air	Named Perils	0.1424	\$45

Used General Merchandise

Mode	Coverage	Rate	Min Premium
Air	All Risk	0.3017	\$45
Ocean	All Risk	0.504	\$45
Inland	All Risk	0.252	\$45

Used Machinery / Equipment

Mode	Coverage	Rate	Min Premium
Ocean	All Risk	0.504	\$45
Inland	All Risk	0.252	\$45
Air	All Risk	0.3017	\$45

Vehicles/Automobiles - New or Used to/from Dealer

Mode	Coverage	Rate	Min Premium
Air	All Risk	0.7772	\$45
Ocean	All Risk	1.2572	\$45
Inland	All Risk	0.4934	\$45

Waste Products / Recyclable Products / Scrap Metals

Mode	Coverage	Rate	Min Premium
Inland	Named Perils	0.1424	\$45
Ocean	Named Perils	0.2372	\$45
Air	Named Perils	0.1424	\$45

RATES FOR: WORLD TO WORLD

Antiques / Artwork / Collectibles

Mode	Coverage	Rate	Min Premium
Ocean	Including Depreciation	2.277	\$45
Inland	Including Depreciation	Referral	\$45
Air	Including Depreciation	2.277	\$45

Commercial Watercraft

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$35
Ocean	All Risk	1.2572	\$35
Air	All Risk	0.7772	\$35

Fragile Goods

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$45
Air	All Risk	0.3519	\$45
Ocean	All Risk	0.5881	\$45

Frozen / Reefer Controlled Goods

Mode	Coverage	Rate	Min Premium
Inland	All Risks - Perishables	Referral	\$45
Ocean	All Risks - Perishables	1.1205	\$45
Air	All Risks - Perishables	0.6956	\$45

Household Goods & Personal Effects including personal automobiles

Mode	Coverage	Rate	Min Premium
Air	All Risks - Owner Packed	1.2276	\$45
Inland	All Risks - Owner Packed	Referral	
Ocean	All Risks - Owner Packed	1.9998	\$45
Ocean	All Risks - Professionally Packed	1.7079	\$45
Air	All Risks - Professionally Packed	0.9357	\$45
Inland	All Risks - Professionally Packed	Referral	

Laptops/Tablets/Cellular and Smart Phones/Video Game Consoles/First Release Games

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$45
Air	All Risk	0.5941	\$45
Ocean	All Risk	0.5941	\$45

New General Merchandise

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$45
Air	All Risk	0.3017	\$45
Ocean	All Risk	0.504	\$45

New Machinery / Equipment

Mode	Coverage	Rate	Min Premium
Air	All Risk	0.3017	\$45
Ocean	All Risk	0.504	\$45
Inland	All Risk	0.252	\$45

New or Used Mobile Equipment or Commercial Use Vehicles

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$45
Ocean	All Risk	0.7728	\$45

Non-Perishable Goods

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$45
Air	All Risk	0.284	\$45
Ocean	All Risk	0.4745	\$45

Radioactive / Hazardous / Restricted or Controlled Items

Mode	Coverage	Rate	Min Premium
Air	All Risk	0.284	\$45
Inland	All Risk	Referral	\$45
Ocean	All Risk	0.4745	\$45

Servers - Server Racks - Processors - SSD Cards and Memory - TV/Home Theater/Computers>Desktop-Parts-Peripherals/Cameras&Camcorders/Prev. Released Video Games

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$45
Air	All Risk	0.3017	\$45
Ocean	All Risk	0.504	\$45

Used Clothing / Footwear / Donated Products

Mode	Coverage	Rate	Min Premium
Ocean	Named Perils	0.2372	\$45
Inland	Named Perils	Referral	\$45
Air	Named Perils	0.1424	\$45

Used General Merchandise

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$45
Air	All Risk	0.3017	\$45
Ocean	All Risk	0.504	\$45

Used Machinery / Equipment

Mode	Coverage	Rate	Min Premium
Inland	All Risk	0.252	\$45
Ocean	All Risk	0.504	\$45
Air	All Risk	0.3017	\$45

Vehicles/Automobiles - New or Used to/from Dealer

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$45
Air	All Risk	0.7772	\$45
Ocean	All Risk	1.2572	\$45

Waste Products / Recyclable Products / Scrap Metals

Mode	Coverage	Rate	Min Premium
Inland	Named Perils	Referral	\$45
Ocean	Named Perils	0.2372	\$45
Air	Named Perils	0.1424	\$45

RATES FOR: WORLD TO/FROM LATIN AMERICA

Antiques / Artwork / Collectibles

Mode	Coverage	Rate	Min Premium
Ocean	Including Depreciation	2.277	\$45
Inland	Including Depreciation	Referral	\$45
Air	Including Depreciation	2.277	\$45

Commercial Watercraft

Mode	Coverage	Rate	Min Premium
Ocean	All Risk	1.2572	\$35
Air	All Risk	0.7772	\$35
Inland	All Risk	Referral	\$35

Fragile Goods

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$45
Air	All Risk	0.3519	\$45
Ocean	All Risk	0.5881	\$45

Frozen / Reefer Controlled Goods

Mode	Coverage	Rate	Min Premium
Ocean	All Risks - Perishables	1.1205	\$45
Inland	All Risks - Perishables	Referral	\$45
Air	All Risks - Perishables	0.6956	\$45

Household Goods & Personal Effects including personal automobiles

Mode	Coverage	Rate	Min Premium
Inland	All Risks - Owner Packed	Referral	
Air	All Risks - Owner Packed	1.2276	\$45
Ocean	All Risks - Owner Packed	1.9998	\$45
Ocean	All Risks - Professionally Packed	1.7079	\$45
Air	All Risks - Professionally Packed	0.9357	\$45
Inland	All Risks - Professionally Packed	Referral	

Laptops/Tablets/Cellular and Smart Phones/Video Game Consoles/First Release Games

Mode	Coverage	Rate	Min Premium
Air	All Risk	Referral	\$45
Ocean	All Risk	Referral	\$45
Inland	All Risk	Referral	\$45

New General Merchandise

Mode	Coverage	Rate	Min Premium
Air	All Risk	0.3017	\$45
Inland	All Risk	Referral	\$45
Ocean	All Risk	0.504	\$45

New Machinery / Equipment

Mode	Coverage	Rate	Min Premium
Air	All Risk	0.3017	\$45
Inland	All Risk	0.252	\$45
Ocean	All Risk	0.504	\$45

New or Used Mobile Equipment or Commercial Use Vehicles

Mode	Coverage	Rate	Min Premium
Ocean	All Risk	0.7728	\$45
Inland	All Risk	Referral	\$45
Air	All Risk	0.5313	\$45

Non-Perishable Goods

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$45
Air	All Risk	0.284	\$45
Ocean	All Risk	0.4745	\$45

Radioactive / Hazardous / Restricted or Controlled Items

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$45
Air	All Risk	0.284	\$45
Ocean	All Risk	0.4745	\$45

Servers - Server Racks - Processors - SSD Cards and Memory - TV/Home Theater/Computers>Desktop-Parts-Peripherals/Cameras&Camcorders/Prev. Released Video Games

Mode	Coverage	Rate	Min Premium
Ocean	All Risk	Referral	\$45
Inland	All Risk	Referral	\$45
Air	All Risk	Referral	\$45

Used Clothing / Footwear / Donated Products

Mode	Coverage	Rate	Min Premium
Inland	Named Perils	Referral	\$45
Ocean	Named Perils	0.2372	\$45
Air	Named Perils	0.1424	\$45

Used General Merchandise

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$45
Air	All Risk	0.3017	\$45
Ocean	All Risk	0.504	\$45

Used Machinery / Equipment

Mode	Coverage	Rate	Min Premium
Ocean	All Risk	0.504	\$45
Inland	All Risk	0.252	\$45
Air	All Risk	0.3017	\$45

Vehicles/Automobiles - New or Used to/from Dealer

Mode	Coverage	Rate	Min Premium
Inland	All Risk	Referral	\$45
Air	All Risk	0.7772	\$45
Ocean	All Risk	1.2572	\$45

Waste Products / Recyclable Products / Scrap Metals

Mode	Coverage	Rate	Min Premium
Inland	Named Perils	Referral	\$45
Ocean	Named Perils	0.2372	\$45
Air	Named Perils	0.1424	\$45

14. Frequently Asked Questions

Q1: How quickly can I get coverage for my shipment?

A: For standard shipments, our Quick Quote and Buy feature provides instant coverage. Once you complete a Full Declaration form with your commodity details, route, and insured value, you'll receive immediate pricing. After payment is confirmed, certificates are issued the same business day if paid before 6:00 PM PST, or the next morning if paid after 6:00 PM PST. This applies 365 days per year, including weekends and holidays. For complex or high-value shipments requiring Full Declaration, approval typically takes 24-48 business hours.

Q2: What payment methods do you accept?

A: We offer multiple payment options to suit your business needs:

- Credit Card (Instant): Visa, Mastercard, and American Express accepted through our secure portal. We do not store or require you to save your credit card information - each transaction is processed securely on a one-time basis.
- E-Transfer: Available for Canadian accounts. Must be arranged through your billing account manager at accounting@inmanmaritime.com. Processing typically completes within 2-4 hours during business hours.
- ACH Transfer: Available for US accounts. Contact accounting@inmanmaritime.com for banking details. Processing takes 1-2 business days.
- Wire Transfer: Available for international payments. Contact accounting@inmanmaritime.com for banking details and SWIFT codes. Processing takes 2-3 business days depending on your originating bank.
- Credit Terms: Available only to approved customers who have successfully completed our mandatory business and personal credit check. Credit-approved accounts receive Net 30 payment terms from invoice date.

Q3: What is the standard policy limit per shipment?

A: New accounts begin with a standard policy limit of \$30,000 per shipment. This represents the maximum insured value allowed for a single shipment under your current approval level. If your shipment exceeds this amount, you can request a temporary or permanent limit increase through the Policy Limit Increase feature in your portal. Approval for limit increases depends on your account history (minimum 6 months), risk score (typically 650 or higher required), payment history, and business justification. Most limit increase requests are reviewed within the same business day. For new accounts who require a higher limit, documentation or business ownership verification is required. Status LA-003 will apply.

Q4: Do you issue certificates on weekends and holidays?

A: YES! We issue certificates 24 hours a day, 7 days a week, 365 days per year with absolutely no delays on weekends or holidays. Our system operates continuously to ensure you receive coverage when you need it. The same 6:00 PM PST cutoff applies every day of the year - payments confirmed before this time result in same-day certificate issuance, while payments after 6:00 PM PST are issued the following morning. This includes Christmas, New Year's, Thanksgiving, and all other holidays.

Q5: What if my shipment value exceeds my current policy limit?

A: You have several options:

- Temporary Increase: Request a one-time limit increase for a specific shipment through the portal. If approved, you'll receive status code LA-013 (Approval Granted - Single Shipment) and your limit will return to the standard amount after that shipment completes.
- Permanent Increase: Apply for a permanent limit increase if you regularly ship high-value cargo. This requires meeting minimum criteria including 6+ months account history and a risk score of 650 or higher.
- Urgent Shipments: For time-sensitive shipments, contact our underwriting team directly at underwriting@inmanmaritime.com or call during business hours for expedited review.

Q6: How long does it take to process a claim?

A: Our claims process follows a structured timeline:

- Initial Review: 24-48 hours from submission. Our claims team acknowledges receipt and performs preliminary reviews of your documentation.
- Investigation: 5-15 business days depending on complexity. This may include surveyor reports, carrier investigation, and damage assessment.
- Settlement: Upon approval, settlement is processed within 5-7 business days. Payment is issued via your preferred method (check or electronic transfer). For straightforward claims with complete documentation, the entire process often completes in 2-3 weeks.

Q7: What documents do I need to file a claim?

A: Required documentation includes:

- Insurance Certificate: Your certificate number and policy details
- Commercial Invoice: Showing the insured value of goods
- Packing List: Itemized list of contents
- Bill of Lading or Air Waybill: Transportation document
- Survey Report: Independent assessment of damage (for claims over \$5,000)
- Photographs: Clear images showing damage or loss
- Carrier Documentation: Any reports or correspondence from the carrier
- Repair Estimates or Invoices: If applicable All documents can be uploaded directly through the portal in PDF, JPG, PNG, or common Office formats (maximum 10MB per file).

Q8: How is my premium calculated?

A: Your premium is calculated based on several factors:

1. Commodity Type: Each commodity has a base rate reflecting its risk profile
2. Route: North America routes typically have lower rates than international routes
3. Transportation Mode: Inland, Ocean, or Air freight
4. Coverage Option: All Risk, Named Perils, or specialized coverage
5. Insured Value: Total insured value = (Invoice Value + Transportation Costs) × 110%
6. Rate Application: Premium = (Total Insured Value ÷ 100) × Rate
7. Minimum Premium: \$45 for all transportation modes
8. Taxes and Fees: Surplus lines tax (3-5%), stamping fees (\$5-15), and applicable state/provincial taxes

Use our Quick Quote feature for instant accurate pricing specific to your shipment.

Q9: Can I modify or cancel a certificate after it's been issued?

A: Once a certificate is issued and paid, it represents an active contract of insurance. Modifications or cancellations must be requested in writing to underwriting@inmanmaritime.com.

- Before shipment departure: Modifications to coverage amount, commodities, or other details may be possible. Cancellations for full refund are possible if the shipment has not yet commenced.
- After shipment departure: The policy is in force and modifications are typically not permitted. Cancellations may result in short-rate refunds based on time elapsed.
- Emergency Changes: For urgent modifications, contact underwriting@inmanmaritime.com immediately with your certificate number.

Q10: What is a risk score and how does it affect my account?

A: Your risk score is a numerical rating (0-1000) that reflects your account's overall performance and reliability. It affects:

- Premium Rates: Higher scores (850+) qualify for 5-10% discounts
- Policy Limits: Higher scores allow approval for larger policy limits
- Processing Speed: Higher scores receive faster approval times
- Documentation Requirements: Higher scores may have reduced documentation needs

Your score is influenced by:

- Positive Factors: Account age, claim-free periods, successful shipments, on-time payments, accurate documentation
- Negative Factors: Active claims, claim frequency, claim severity, late payments, inaccurate shipment information

Check your current score on your dashboard and review Chapter 8 for detailed information on improving your score.

Q11: Do you cover international shipments?

A: Yes! We provide comprehensive worldwide coverage across three route categories:

- North America: US, Canada, Mexico
- World to/from Latin America: Any shipment to or from Central America, South America, or the Caribbean
- World to World: Any international route including Europe, Asia, Africa, Middle East, and Oceania

Some high-risk regions or routes under international sanctions may require special underwriting review or may have coverage restrictions. Contact underwriting@inmanmaritime.com for clarification on specific countries or regions.

Q12: What happens if my goods are damaged in transit?

A: Follow these steps immediately:

1. Document the Damage: Take photographs and videos before any goods are moved or unpacked
2. Notify the Carrier: Report damage to the delivery carrier immediately and request a written exception report
3. File a Claim: Log into the portal and file a claim within 30 days of delivery

4. Preserve Evidence: Keep all damaged goods and packaging until the claim is settled
5. Obtain Surveys: For claims over \$5,000, arrange for an independent surveyor to inspect and document damage
6. Submit Documentation: Upload all required documents through the portal

Our claims team at claims@inmanmaritime.com will guide you through the process and keep you updated on claim status.

15. Support and Contact Information

General Portal Support

Portal Access: portal.inmanmaritime.com

Hours: Monday-Friday, 8:00 AM - 6:00 PM PST

For: Login issues, technical problems, navigation assistance, general questions about portal features

Submit support tickets directly through the portal by clicking the help icon in the top right corner. For urgent technical issues preventing you from accessing the portal, email support@inmanmaritime.com with "URGENT - Portal Access" in the subject line.

Claims Division

Email: claims@inmanmaritime.com

Phone: +1 (888) 522-0797

Hours: Monday-Friday, 8:00 AM - 5:00 PM PST

Emergency Claims Line: Available 24/7 for urgent claims (number provided in your welcome email)

For: Filing new claims, claim status inquiries, documentation questions, settlement status, surveyor coordination

When contacting the claims division, always include your certificate number and a brief description of the issue. For claims involving perishable goods or time-sensitive cargo, mark your communication as "**URGENT - PERISHABLE**" or "**URGENT - TIME-SENSITIVE.**"

Claims Manager: Contact for complex claims, disputes, or escalations

Claims Documentation Email: claimsdocs@inmanmaritime.com (for uploading large files that exceed portal limits)

Billing & Accounting Department

Email: accounting@inmanmaritime.com

Phone: +1 (888) 522-0797

Hours: Monday-Friday, 8:00 AM - 6:00 PM PST

For: Invoice inquiries, payment arrangements (E-Transfer, ACH, Wire), credit applications, payment confirmations, billing disputes, account statements, tax documentation

Specific Services:

- Credit Applications: Submit requests for credit terms, provide financial documentation
- Payment Arrangements: Coordinate E-Transfer, ACH, or Wire Transfer payments and obtain banking details
- Invoice Questions: Dispute charges, request invoice copies or detailed breakdowns
- Account Reconciliation: Monthly statement requests, payment history, bulk payment arrangements
- Late Payment Issues: Payment plan arrangements, account holds, reinstatement after suspension

When requesting payment arrangements, include your account number, invoice number (if applicable), and preferred payment method in your email.

Underwriting Department

Email: underwriting@inmanmaritime.com

Phone: +1 (888) 522-0797

Hours: Monday-Friday, 8:00 AM - 6:00 PM PST

For: Complex quote requests, high-value shipments, policy limit increase requests, specialized coverage needs, route-specific questions, commodity-specific questions, referral rate quotes

Underwriting Services:

- **Limit Increases:** Submit requests and supporting documentation for policy limit increases
- **Special Commodities:** Obtain quotes for hazardous materials, oversized cargo, high-value items, unique commodities not listed in standard rate schedule
- **Custom Coverage:** Request specialized coverage terms, additional insured parties, custom conditions
- **Route Clarifications:** Questions about coverage in specific countries or high-risk regions
- **Referral Quotes:** For commodity-route-mode combinations marked as "Referral" in the rate schedule

Most underwriting inquiries receive a response within 24 hours on business days. For expedited review, mark your email subject as "URGENT - SHIPMENT DEPARTING [DATE]."

Technical Support

Email: support@inmanmaritime.com

Hours: Monday-Friday, 8:00 AM - 6:00 PM PST

For: Portal technical issues, browser compatibility problems, file upload errors, certificate download issues, password reset problems not resolved through automated system

When reporting technical issues, please include:

- Your browser type and version
- Operating system
- Screenshot of any error messages
- Description of what you were trying to do when the error occurred
- Your account email address

New Customer Onboarding

Email: onboarding@inmanmaritime.com

Hours: Monday-Friday, 8:00 AM - 6:00 PM PST

For: New account setup, initial training on portal features, credit application submission, corporate account setup, questions about getting started

New customers receive a personalized onboarding email within 24 hours of account creation. This includes your account manager assignment, portal training resources, and direct contact information for assistance during your first 30 days.

After-Hours Emergency Contact

For Urgent Matters Only: Certificate issuance for immediate shipments, urgent claim notifications for perishable goods, payment confirmations needed outside business hours

Emergency contact information is provided in your welcome email and is available in your portal dashboard under "Emergency Contacts." Please reserve emergency contact for truly urgent situations - routine inquiries should be submitted during normal business hours.

Mailing Address

Inman Maritime Corporation
22 East 5th Avenue
Vancouver, BC V5T 1M8
Canada

For: Original documentation requiring signatures, certified mail, legal notices, formal correspondence

Please note that mail processing may take 3-5 business days. For time-sensitive matters, always use email or phone contact.

Follow-Up and Response Times

We are committed to responding to all inquiries promptly:

- Email Support: Responses within 4 business hours for standard inquiries, 1 business hour for urgent matters
- Phone Support: Average wait time under 3 minutes during business hours
- Claims: Initial acknowledgment within 48 hours
- Underwriting Requests: Initial response within 24 hours for standard quotes, same-day for urgent shipments
- Portal Tickets: Resolution within 24 hours for technical issues

If you do not receive a response within these timeframes, please follow up or escalate your inquiry.

Customer Feedback

We value your feedback! To submit suggestions, compliments, or concerns:

Email: feedback@inmanmaritime.com

Survey: Brief satisfaction surveys are sent after major interactions (claims settlements, limit approvals, etc.)

Portal Feedback: Use the feedback button in the portal to report specific feature requests or usability issues

Your feedback directly influences our service improvements and portal enhancements. All feedback is reviewed by management and receives a response within 5 business days.

Social Media & Online Resources

While we don't provide customer support through social media, you can follow us for industry news, tips, and company updates:

- **LinkedIn:** Inman Maritime Corporation (company updates, industry insights)
- **Industry Resources:** Visit our blog at portal.inmanmaritime.com/resources for cargo insurance tips, packing guides, and shipping best practices

Languages Supported

Our portal and customer support are available in:

- **English (Primary)**
- **French (Available upon request for Canadian customers)**
- **Spanish (Available upon request for Latin American shipments)**

For service in French or Spanish, please indicate your language preference in your email subject line or mention it when calling.

Accessibility

We are committed to making our services accessible to all customers. If you require:

- Documents in alternative formats (large print, audio, etc.)

- **Accessibility accommodations for portal use**
- Assistance for customers with disabilities

Please contact accessibility@inmanmaritime.com and we will work with you to meet your needs.

Thank you for choosing Inman Maritime Corporation

Safe shipping!

The Inman Maritime Team

Underwriting Partners

