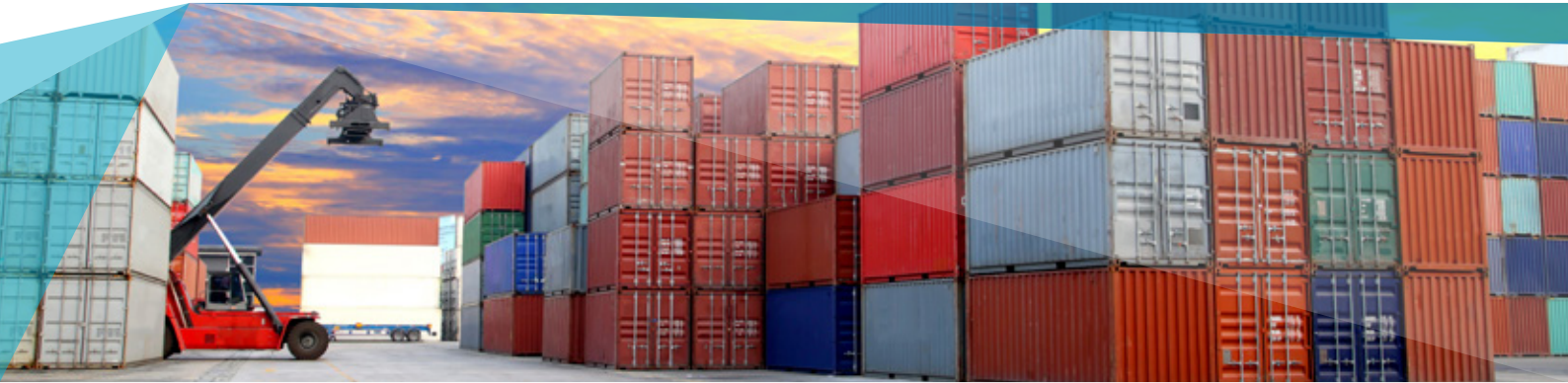


COMMODITY DOCUMENT FRAUD (CDF) INSURANCE



Marsh's operational risk insurance solution to document based fraud in the commodities industry.

Our new insurance solution addresses the lack of coverage in traditional policies by insuring financial loss sustained when accepting fraudulent title documents and/or receipts from clients, or third party vendors such as warehousing and logistics companies.

At the heart of the solution is a policy designed to respond to document based fraud which causes financial loss sustained to the insured, either directly or indirectly through agents.

CDF insurance will be of particular interest to banks and commodities trading firms, especially those engaged in emerging markets facing heightened risk exposure.

KEY BENEFITS

Developed in consultation with our industry clients, the insurance provides:

- Dedicated fraud insurance for fraudulent title documents and/or receipts which represent goods in transit or storage.
- Clauses, conditions, and definitions developed with our industry clients to enhance policy efficiency and efficacy.
- Options for a multi-year non-cancellable policy term, if required for capital offset purposes.
- Cover for forensic investigation costs.
- Worldwide coverage for your business.
- High quality insurer capacity provided by the London insurance market.
- A simple policy contract with just five exclusions, designed to enhance certainty of performance.

KEY FACTS

Who is CDF insurance intended for?
Banks and traders in the commodities sector.

Limits:
Up to USD100 million is available.

Contract certainty/policy documentation: Marsh's CDF insurance is bound on a London market reform contract in accordance with the contract certainty initiative. The contract conforms with market requirements to have wordings agreed and underwriter participation understood prior to the inception of cover.

TO LEARN MORE PLEASE CONTACT:

CRAIG GLENDINNING
+44 (0)20 7357 1216
craig.r.glendinning@marsh.com

JOANNA CARRUTHERS
+44 (0)20 7357 4244
joanna.carruthers@marsh.com

SIOBHAN O'BRIEN
+44 (0)20 7357 5593
siobhan.obrien@marsh.com

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