

Protecting transport operators from brand and reputation risk

Adverse publicity can make or break a haulage, cartage or transport operator. Just one derogatory article in an influential publication can have devastating consequences for a business, regardless of whether the claim is true.

Previously only viable for large well-established businesses, now smaller transport operators can access insurance protection for Business Interruption and Response Consultants to help them manage a Brand & Reputation situation.

Crisis Management insurance underwriter Liberty Specialty Markets (Liberty) has designed a cover specifically tailored for this solution.

Protection from Adverse Publicity

In insurance terms, the insured event is Adverse Publicity, defined as:

Adverse Publicity means the publication or reporting of an Insured Event in local, regional or national media, or in any government publication, during the Policy Period, where the Insured is specifically identified in an unfavourable or negative manner.

Consider this scenario



A local haulage firm has a minor accident, causing the vehicle to skid off the road. A local competitor gets wind of this accident and names them in a trade magazine as being careless with both the truck and cargo.

The client calls our Crisis hotline for assistance and Risk Consultants provide them with guidance on steps to mitigate further brand damage, including when to advise their legal team and what to disclose. The comment is ultimately retracted and an apology provided.

When situations like this occur, companies can incur weeks, or possibly months, of having to try and win back customer confidence in their brand, whether they were at fault or not. The power of media has planted the seed of doubt into customer minds and this can be hard to win back.

What protection is available?

Haulage, transport and cartage transport clients can choose from two types of Brand & Reputation insurance cover:

- (a) Response Consultant costs only, or
- (b) Response Consultant costs plus Business Interruption (limit up to 20% of the Sum Insured)

Options are suitable for businesses ranging from turnover of A\$25m and under.

Limit options of A\$25-500k are available.

Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs.

To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty Specialty Markets offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to more than 20,000 of Asia Pacific's most significant business and government organisations – helping protect what they earn, build and own.

We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard & Poor's 'A' (strong) rating.

 [View our office locations](#)

 [Meet our Crisis Management team members](#)

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