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Malaysian Palm Oil Council (MPOC)  
Reach and Remind Friends of the Industry  
Seminar 2015 and Dialogue

**Full Outturn Guarantee (FOG):  
Assisting the palm oil industry to reduce potential transit losses**

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Thursday, 12th February 2015

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## What is Full Outturn Guarantee (FOG)?

- special insurance solution offered by ATS Hamburg as insurance brokers and ATS Malaysia as local survey company
- solves the problem regarding weight differences between weight at port of loading and port of discharge > “paper losses“
- waives generally excluded shortage of 0.5%
- prevents financial losses
- irrespective of methods of measurement (draft/belt/scale/weighbridge)

## What is Marine Cargo Insurance?

- covers physical losses/damages during the transport (duration of insurance) caused by an insured peril
- basically irrespective of negligence / responsibility of third parties (e.g. carrier)
- covers additional costs for assessment of claim, sue and labour charges and General Average contribution

## Why Marine Cargo Insurance + FOG?

- potential transit losses can be waived to insurers
- extended scope of coverage compared to standard market terms
- minimizing risk of financial losses
- recommended insurance solution for traders/exporters
- individual ATS Hamburg brokers conditions
- no trading losses – happy clients

## Conclusion: Benefits for the Palm Oil Industry

- trustful partnership between ATS Hamburg and ATS Malaysia
- ATS Hamburg as insurance brokers offer tailor made insurance solutions placed in reliable insurance markets
- ATS Malaysia as local agents and surveyors offer inspections services approved by marine cargo insurers
- active handling of recoveries by ATS enhances loss ratio
- business risk becomes calculable – premium rates and/or deductibles are known in advance



## Introducing ATS Hamburg



## Profile

- ATS Hamburg Versicherungsmakler GmbH, established 1997
- mid-sized, owner-driven, independent insurance brokers
- offices in Hamburg, Munich and Madrid
- more than 30 specialists for industrial and commercial insurance solutions
- member of insurance brokers' network UNiBA Partners
- official Lloyd 's Correspondent Broker
- member of the Association of German Insurance Brokers (VDVM)
- clients from industry, logistics, and trade

## Services

- Insurance and Risk Management Services provided independently from insurers
- placing in reliable insurance markets
- expertise in all main insurance branches (property, business interruption, casualty, marine, motor, aviation, etc.)
- additional expertise in special insurance areas like Full Outturn Guarantee Insurance (F.O.G.), Container Contingency Insurance, Multiline Insurance, Livestock Insurance, Charterers ' P&I
- active support for all types of insured claims
- set up of international insurance arrangements / programmes

*ATS provides the direction needed,  
so you can come to the right decision.*





Introducing ATS Hamburg

## Our ambition to perform

- Individual
- Professional
- Solutions orientated
- Transparent
- Reliable

We offer you a single point of access to ATS and your interests are at the heart of everything we do for you.

*Go your personal way with us ...*

Introducing ATS Hamburg

## Your main contacts at ATS

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Looking forward to hearing from you !



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Please feel free to contact us....

Thank you for your attention !

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