

## Cargo & Specie

### Securing the World's Most Valuable Moves

Cargo and specie insurance involves the protection of some of the world's most valuable and mobile assets—goods that are constantly in motion, often across jurisdictions and through complex chains of custody. At Fields Howell, we have successfully handled claims involving everything from stolen trailers of consumer products to fine art lost in transit and armored vehicles lost at sea. Our attorneys understand the nuances of cargo policies, including exclusions, limits, and the often-complicated questions of when and where coverage applies.

We represent insurers in claims arising from theft, armed robbery, mysterious disappearance, damage in transit, and loss during trade shows or exhibitions. These include “snatch and grab” incidents, inside job suspicions, and losses occurring within the insured's own premises. Our team works with underwriters and claims professionals to evaluate coverage, determine liability, and negotiate favorable outcomes, even in cases where coverage is only partially triggered or where multiple policies may be implicated.

When negotiation is not possible, we are fully prepared to litigate. Fields Howell attorneys understand the evidentiary challenges of cargo loss claims, particularly when international shipping, subcontractors, or customs procedures complicate the narrative. Whether the loss occurred on a vessel off Antwerp or at a luxury goods showcase in New York, we bring experience, precision, and determination to every case we handle.

## Attorneys

### Our Cargo & Specie Team

- Paul L. Fields, Jr.
- Michael H. Gale
- Armando P. Rubio