

TMHCC Cargo Xert

Manual for external users



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Contents

1.	TMHCC Cargo Xert Platform	3
2.	First Login	3
3.	Regular Login.....	4
4.	Create a certificate.....	7
5.	Referral Process	10
6.	Save a Certificate Template	10
7.	Amend or Cancel a Certificate	10
8.	Search for a Certificate.....	11
9.	New Account Creation and Support.....	11
10.	Appendix – Details of the Certificate Fields	12

1. TMHCC Cargo Xert Platform

The TMHCC Cargo Xert ([link here](#)) enables you to request and issue Certificates of Insurance for your active TMHCC policies quickly and securely.

Key features:

- **Immediate certificate** issuance when all criteria are met
- Integrated **sanctions and compliance screening**
- Automated **referral process** for cases requiring review

If no issues are detected, certificates can be **generated instantly**.

If a referral is triggered, our TMHCC internal team will review the request, and you will be notified by email of the outcome.

2. First Login

You will receive a “**Welcome to TMHCC Cargo Xert Portal – Activate Your Account**” email (from noreply@cargoxert.tmhcc.com) to activate your account.

Steps:

1. Click the activation link in the email.
2. Please note that this link is active for 7 days. If the activation link has expired, please contact the [TMHCC Cargo Xert support](#).
3. Create your password
4. Access the TMHCC Cargo Xert platform

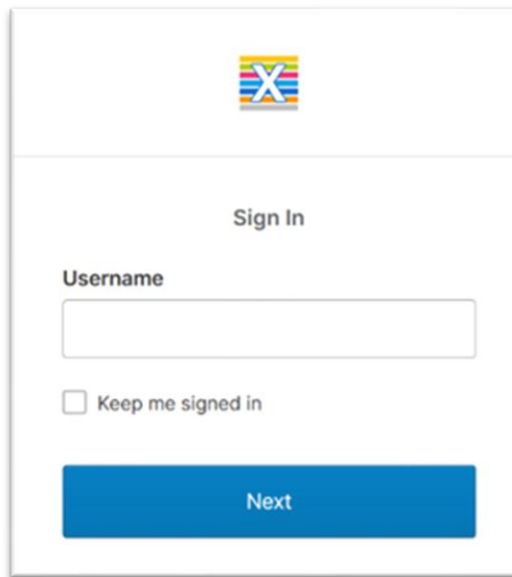
3. Regular Login

Access the TMHCC Cargo Xert platform via: <https://cargoxert.tmhcc.com>

Login process:

Step 1:

Enter your **username (email)**

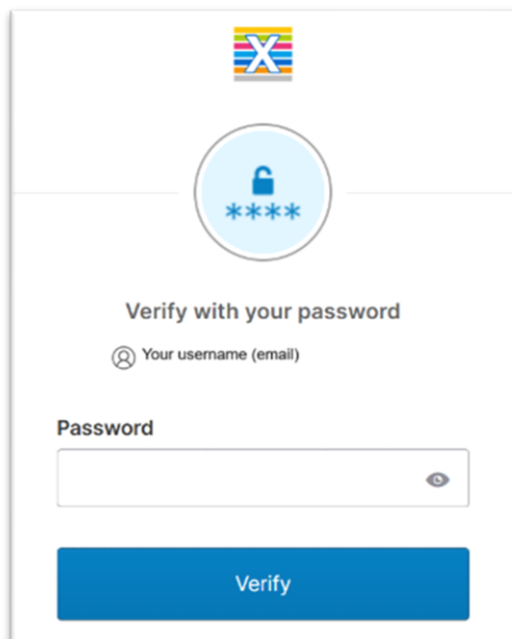


The screenshot shows a login form with the following elements:

- Logo: A stylized 'X' with horizontal stripes in blue, yellow, and red.
- Title: "Sign In"
- Field: "Username" with an empty text input box.
- Checkbox: "Keep me signed in" with an unchecked box.
- Button: A blue button labeled "Next".

Step 2:

Enter your password and click **“Verify”**

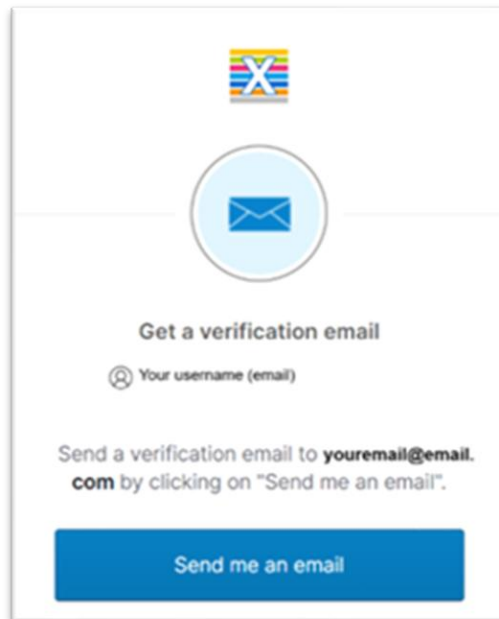


The screenshot shows a password verification form with the following elements:

- Logo: The same stylized 'X' logo as in Step 1.
- Icon: A blue padlock icon inside a circle, with "****" below it, indicating a password field.
- Title: "Verify with your password"
- Text: "Your username (email)" with a small circular icon to its left.
- Field: "Password" with an empty text input box and a toggle eye icon on the right.
- Button: A blue button labeled "Verify".

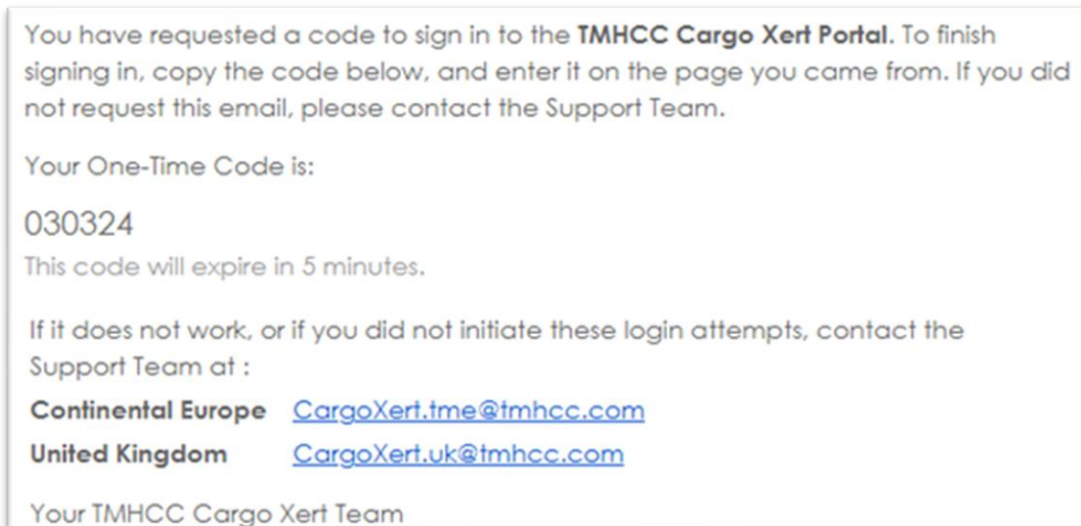
Step 3:

Click “Send me an email”



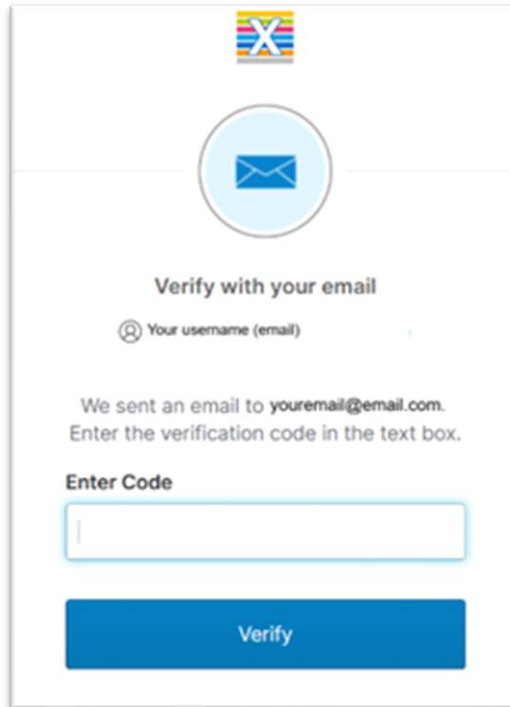
Step 4:

Copy the **6-digit verification code** received in your mailbox (valid for 5 minutes)



Step 5:

Enter **code** received and click “**Verify**” to be automatically redirected to the Login Page of the TMHCC Cargo Xert Platform



The screenshot shows a verification screen with the following elements:

- Logo at the top center: a stylized 'X' with horizontal stripes in yellow, red, and blue.
- Icon in a circle: a blue envelope icon.
- Text: "Verify with your email"
- Text: "Your username (email)" with a small circular icon to the left.
- Text: "We sent an email to you@email.com. Enter the verification code in the text box."
- Text: "Enter Code" above a text input field.
- Text: "Verify" on a blue button at the bottom.

This **Multi-Factor Authentication (MFA)** ensures secure access at every login.

4. Create a certificate

Step 1: Select Policy

Choose the relevant policy if multiple contracts are available by hovering over “Policy”. The grey banner will highlight the selected policy.

Note: If you only have one policy, it will by default be the one selected.



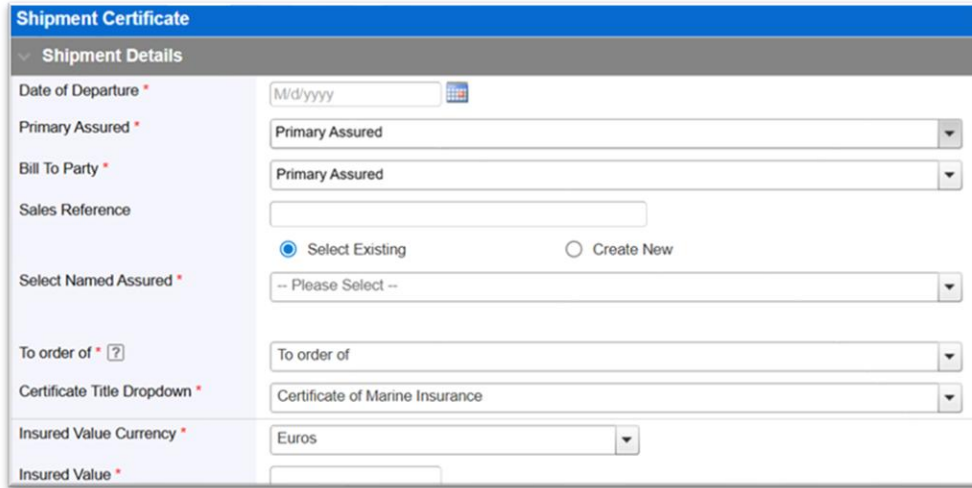
Step 2: Complete Shipment Details

Hover over “Shipments” and click “Certificate”
Enter the required information, including:

- **Key Mandatory Fields:**
 - Date of Departure
 - Primary Assured / Bill To Party
 - Assured Name (beneficiary)
 - To order of & Certificate Title
 - Insured Value & Currency
 - Commodity, Packing/ Shipment Method & Coverage Option
 - Conveyance (vessel details required for sea or fluvial transport)
 - Origin & Destination
 - Claim Settling Agent
 - Full Description of Cargo
- **Optional Fields:**
 - Sales Reference (useful for search/templates)
 - Carrier, Voyage Number
 - Letter of Credit Conditions, HS Code

You will find in the [appendix](#) a full description of each field.

A) Assured section



Note 1: The “Sales Reference” field’s data will be used as a name if you decide to save the shipment as a template. This field is also printed on the certificate.

Note 2: The “Select Assured Name” can be selected from:

- The “Select Existing” dropdown menu
- Or the “Create New” → Possibility to save the entry and register this new assured to use it for future shipments creation

B) Commodity section



Note: In the “Conveyance” field, if “Sea” or “Fluvial” is selected, the vessel’s name must be entered.

- Vessel information will be auto populated from an integrated database. If the information is not found, please enter the data manually.

If another conveyance means is selected, enter the associated data directly in the next field.

C) Origin and destination section

Destination Country *	-- Please Select --
Destination State/Province	-- Please Select --
Destination City/Place	
Destination Text To Appear On Certificate	
Discharge Country	Same As Country of Destination
Discharge Facility	-- Please Enter --
Discharge Text To Appear On Certificate	
No Risk After Discharge	<input type="checkbox"/>

Origin Country *	France
Origin State/Province	-- Please Select --
Origin City/Place	
Origin Text To Appear On Certificate	France
Loading Country	Same As Country of Origin
Loading Facility	-- Please Enter --
Loading Text To Appear On Certificate	France
No Risk Prior To Loading	<input type="checkbox"/>

Note: Loading and Discharge facility data is optional.

D) Claims and cargo description

Claims Surveyor Agent *	-- Please Select --
View Claim Settling Agent Details	<input type="checkbox"/>
Full description of Cargo (including marks & numbers) *	<input type="text"/>
Letter of Credit Conditions	<input type="text"/>
HS Code	<input type="text"/>

Note 1: Claim Settling Agent Details will be printed on the Certificate.

You can view the Agent's Contact Information before submitting the Certificate request by selecting 'View Claims Settling Agent Details'.

Note 2: You can save a shipment certificate draft. This one will be available for 30 days and will be accessible from the Shipment Search.

Step 3: Verify Coverage

Click "**Verify Coverage**" to proceed.

Possible outcomes:

- **Shipment is insurable** → Confirm booking and print certificate
- **Referral triggered** → Submit for review
- Save as **Template** or **Draft**
- Edit your shipment or request a quote

<input type="button" value="Confirm Booking"/>	<input type="button" value="Request Quote"/>	<input type="button" value="Save Template"/>	<input type="button" value="Save"/>	<input type="button" value="Print Draft Certificate"/>	<input type="button" value="Edit Shipment"/>
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5. Referral Process

The platform automatically reviews all requested certificates to verify adherence with:

- Policy limits and conditions
- TMHCC Compliance and financial crime rules
- International sanctions lists

Types of Referrals

- **Sanctions Referral:** Triggered by compliance or sanctions concerns
- **Policy Referral:** Triggered when data falls outside policy conditions

Once submitted:

- Our team reviews the case.
- You receive an **email notification** with approval or rejection.

6. Save a Certificate Template

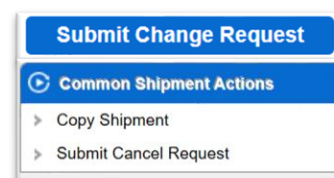
You can save time by creating certificate templates:

1. Click **“Save Template”** after completing shipment details
2. Templates are stored under the **Sales Reference**
3. Access via **Shipment Search** → **Type: Template**

7. Amend or Cancel a Certificate

You can request a change or a cancellation of a certificate already issued:

1. In the Homepage, hover over **“Shipment”** and click on **“Query/ List”**, or go to **Shipment Search**
2. Select the certificate
3. Click:
 1. **“Submit Change Request”** at the bottom right of the page
 2. **“Submit Cancel Request”** at the top left of the page
4. Enter details of the requested amendment and submit
Our team will review and process your request.



8. Search for a Certificate

You can locate certificates via:

- **Shipment** → **Query/List**, or
- **Shipment Search** using filters (e.g., Sales Reference, date)

9. New Account Creation and Support

Support

For assistance, contact:

- United-Kingdom: CargoXert.uk@tmhcc.com
- France: CargoXert.fr@tmhcc.com
- Other countries in Continental Europe: CargoXert.tme@tmhcc.com

A **FAQ section** is also available in the Help menu.

New User Requests

To request access to the **TMHCC Cargo Xert** platform for colleagues, provide by email, to one of the above addresses, the following information:

- First & Last Name
- Professional email (no shared inboxes)
- Company name
- Country
- Role (Broker or Assured)

The new account request will be launched on your behalf.

10. Appendix – Details of the Certificate Fields

Label	Mandatory	Description
Date of Departure	[Mandatory]	Type or use the calendar lookup to select the date on which the insured shipment is scheduled to depart. The system will use this date to determine which policy record the shipment data is validated against.
Primary Assured	[Mandatory]	<p>If there is only one option available, it is automatically selected for you. If you have access to multiple options, choose the appropriate value by clicking the arrow to open the dropdown. You may have multiple options when:</p> <ul style="list-style-type: none"> • A third party, such as a freight forwarder or broker, is insuring shipments on behalf of the insurance policy's actual assured. • You are insuring a shipment on behalf of a primary assured within your administrative scope. This would be any company in the system for which you have the right to issue insurance. • Depending on the Primary Assured selected, the bill to party options may change.
Bill to Party	[Mandatory]	If there is only one option available, it is automatically selected for you. The list of available values for this field is filtered by the Primary Assured you select above.
Sales Reference	[Optional]	Populate with an internal tracking number or other identifying information. The Sales Reference may be used to search for shipments once they have been saved. When creating a shipment template this field is required.
Select Assured Name	[Mandatory]	<p>The certificate of insurance is issued in favour of this company. The Named Assured is:</p> <ul style="list-style-type: none"> • The company's name that appears on the certificate of insurance. • The beneficiary of the insurance coverage, who is granted the right to make a claim against the shipment in case of loss or damage. <ul style="list-style-type: none"> i. Select Existing from the dropdown menu ii. Create New <p>By creating a new assured, you can save its data for reuse in future certificates.</p>
To Order of	[Mandatory]	<p>Select the best option to be printed on the certificate:</p> <ul style="list-style-type: none"> • "To order of" if the Assured is a 3rd party • "To order" if the Assured is a 3rd party
Certificate Title Dropdown	[Mandatory]	<p>Select the title which fits the most:</p> <ul style="list-style-type: none"> • Certificate of Marine Insurance • Certificate of Insurance • Policy of Marine Insurance • Marine Insurance Certificate
Insured Value Currency	[Mandatory]	By default, the policy's currency is displayed, but another currency can be selected from the dropdown menu.

Insured Value	[Mandatory]	Enter the total amount insured for the shipment.
Commodity	[Mandatory]	Select the option that best describes the goods you are shipping. The system uses this value to help determine the rate it applies when it verifies coverage for the shipment. Further towards the bottom of the form, you will have the opportunity to enter a detailed description of the goods, in the Full Description of Cargo field
Packing/ Shipment Method	[Mandatory]	Select the Packing/Shipment Method used for the shipment. If only one packing or shipment method is available, it is displayed automatically. The menu provides options only if the insurance coverage, premium charged or other conditions or exclusions vary based on the packing or shipment methods available for the selected commodity.
Coverage Option	[Mandatory]	The insurance policy may provide a choice of insuring terms or coverage options for the selected commodity. The insuring conditions vary according to coverage option, and in some cases the premium charged also varies. Select the Coverage Option to be associated to the selected commodity. If only one coverage option is available, it is selected automatically. The menu provides options only if the insurance coverage, premium charged or other conditions or exclusions vary based on the coverage options for the selected commodity.
Conveyance	[Mandatory]	Select the Conveyance from the available options as defined in the policy. This reflects the primary means of transport for the voyage. If "Sea" or "Fluvial" is selected, the fields Search by Vessel and Vessel appear and need to be filled out.
Search Vessel By/ Vessel	[Mandatory]	If "Sea" or "Fluvial" is selected, the vessel's name must be entered: <ul style="list-style-type: none"> i. Select Vessel from List: a predefined list of vessels is available by typing the vessel's name, its carrier or its IMO number directly in the dropdown list. ii. Cannot Locate Vessel: If you are required to select the vessel from a predefined list, but you are unable to find the vessel you need, select Cannot Locate Vessel so you can free-type the desired vessel name in the Vessel field. This checkbox only appears if the policy requires you to pick a vessel from a third-party vessel list. When you verify coverage for the shipment, if you have selected Cannot Locate Vessel, the system triggers a referral if the policy is configured to force the user to select from a predefined list; the system sends the shipment to an insurance representative for review due to the policy's settings and the fact that the system cannot validate the vessel you manually entered the way it would if you picked a vessel from a list.

Carrier	[Optional]	Type in a value for the Carrier. If the Vessel field appears and a third-party list of vessels is configured, and you select a vessel from the pre-defined list, the carrier is automatically populated based on the selected vessel. However, if the carrier name linked to the chosen vessel is different than expected you can delete the auto-populated carrier name and type the desired value. If the system forces you to select a vessel from a list and you cannot find the carrier when searching for a vessel by Carrier, select the Cannot Locate Vessel checkbox to bypass the forced lookup and generate a referral to the insurance representative.
Voyage Number	[Optional]	Optionally enter a voyage number, flight number, or a transit reference number, if necessary.
Origin Country	[Mandatory]	Select the country where the insurance coverage starts. The drop-down lists all active countries available in the system.
Origin State/Province	[Optional]	Some countries may require the selection of a state, province or other sub-division if the policy is set up to exclude certain parts of the country from being insured.
Origin City/Place	[Optional]	Enter the place or city where the insurance takes effect.
Origin Text To Appear On Certificate	[Automatic]	The system automatically populates these fields with the values specified in the different Origin fields. This value appears on the Certificate of Insurance.
Loading Country	[Optional]	Select the country where the cargo is loaded onto the chosen transport. The drop-down lists all active countries available in the system. By default, it is set up as the same country as the Country of Origin.
Loading Facility	[Optional]	Depending on the selected conveyance, a port or airport may need to be selected from the lookup. A free-text entry may be made when the lookup is not required (per the policy's configuration).
Loading Text To Appear on Certificate	[Automatic]	The system automatically populates these fields with the values specified in the different Loading fields. This value appears on the Certificate of Insurance.
No Risk Prior To Loading	[Optional]	Check this box if the coverage is to begin only when the cargo is loaded onto the specified conveyance. This information will appear in the printed certificate.
Destination Country	[Mandatory]	Select the country where the insurance coverage ends. The drop-down lists all active countries available in the system.
Destination State/Province	[Optional]	Some countries may require the selection of a state, province or other sub-division if the policy is set up to exclude certain parts of the country from being insured.
Destination City/Place	[Optional]	Enter the place or city where the insurance coverage ends.

Destination Text To Appear On Certificate	[Automatic]	The system automatically populates these fields with the values specified in the different Destination fields. This value appears on the Certificate of Insurance.
Discharge Country	[Optional]	Select the country where the cargo is unloaded from the chosen transport. The drop-down lists all active countries available in the system. By default, it is set up as the same country as the Country of Destination.
Discharge Facility	[Optional]	Depending on the selected conveyance, a port or airport may need to be selected from the lookup. A free-text entry may be made when the lookup is not required (per the policy's configuration).
Discharge Text To Appear on Certificate	[Automatic]	The system automatically populates these fields with the values specified in the different Discharge fields. This value appears on the Certificate of Insurance.
No Risk Prior To Discharge	[Optional]	Check this box if the coverage is to cease at the time the cargo is unloaded.
Claim Settling Agent	[Mandatory]	Select a claim settling agent for the shipment from a list of pre-approved agents. The list is populated based on the countries referenced by the shipment's voyage. If you have not selected all four countries (Origin, Loading, Destination and Discharge) the Claim Settling Agent list will be empty
View Claim Settling Agent Details	[Optional]	You can view the Agent's Contact Information before submitting the Certificate request by selecting 'View Claims Settling Agent Details'.
Full Description of Cargo (including marks and numbers)	[Mandatory]	Provide a complete description of the cargo, including amounts, marks and numbers (Enter specifics of the cargo being shipped for example: 1 X 40 ft. container containing 25 pallets of new goods, Serial Numbers, seal).
Letter of Credit Conditions	[Optional]	Enter any special terminology required by a letter of credit. The terms and conditions entered in this section must not be broader than those offered by the policy.
HS Code	[Optional]	Enter the HS (Harmonized System) Code of your product. This field is limited to 10 characters. If your shipment has multiple HS Codes, add the others in the Full Description of Cargo field.

About Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company comprises highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our employees are industry-leading experts.

More information about our financial strength here:



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