

INSIGHT
EXPERIENCE
RELATIONSHIPS
A SAFER TOMORROW

RIVORI

R I S K & I N S U R A N C E

Protecting What Moves You Forward

MORE
THAN
INSURANCE



MARINE



CORPORATE



PEOPLE



SPECIALITY

ADVISORY | PLACEMENT | RISK MANAGEMENT | CLAIMS SUPPORT



RivoRi is built on the belief that insurance should move with you – not hold you back

The name **RivoRi** draws inspiration from the Italian word ‘rivo’ meaning a stream: a symbol of **continuous movement**, progress and the journey ahead. Like a stream that keeps moving forward, we believe insurance should evolve with your people, your business, your assets and your ambitions.

We go beyond simply arranging policies. We take the time to **understand** the real risks behind your world, provide the **right advice and protection**, and stay with you through **every stage of the journey**. Our approach combines experience, perspective and a relationship-first mindset to make insurance more relevant, dependable and meaningful.



PROTECTING WHAT MOVES YOU FORWARD

OUR PROMISE

Insurance that moves with you

RivoRi goes beyond policies to understand the real risks behind your business and your life. We advise, respond and protect while staying with you as your world evolves.



RELATIONSHIP

Built on trust. Driven by long-term partnerships

ADVICE

The right perspective, not just another policy

RESPONSIVE

When it matters, we are there

CONTINUITY

Your world evolves. RivoRi evolves with you



LEADERSHIP & LEGACY

BUILT ON EXPERIENCE MOVING FORWARD AS RIVORI

RivoRi is the next chapter of a journey built through **RKinsure**. Over 20+ years, **RKinsure** built its reputation around trust, technical insurance expertise and responsive client service, with particular depth in Marine insurance and experience across Health, Motor, Engineering, Fire and Speciality insurance.

RKinsure reflects decades of industry experience and a long-standing focus on tailored insurance solutions, risk management and client service. That experience now comes forward under RivoRi — bringing together relationships, market knowledge and insurance expertise while creating a broader platform across Marine, Corporate, People and Speciality risks.



Ravi Khandwala

CO-FOUNDER | MARINE & COMMERCIAL

Mr. Ravi Khandwala brings over two decades of experience in insurance servicing, with deep expertise in Marine Insurance and Commercial Risk. Recognised for his strong technical understanding, underwriting capabilities and long-standing client relationships, he has built extensive knowledge across complex marine and commercial insurance requirements.

At RivoRi, he brings this experience to the forefront through business development, technical guidance and client relationships, helping businesses identify and manage risks with the right insurance solutions.



Jeet Khandwala

CO-FOUNDER | BUSINESS & OPERATIONS

Jeet Khandwala brings a modern, relationship-led approach to insurance, combining experience across operations, client management, finance and business development. His focus is on understanding the evolving needs of clients and translating them into practical, well-structured insurance solutions.

At RivoRi, Jeet drives operations, client experience and business growth, while working closely with clients and insurers to build long-term relationships.

Together, they bring together experience and a new perspective — combining technical insurance expertise, strong relationships and a modern approach to risk advisory.

PROTECTING WHAT MOVES YOU FORWARD

LINE OF BUSINESS

ADVISORY | PLACEMENT | RISK MANAGEMENT | CLAIMS SUPPORT



MARINE

- Cargo
- Container
- Single Transit
- Project Cargo
- Duty Insurance
- Sales Turnover (STOP)
- Marine Liability (NVOCC/MTO)
- CFS & Port Liability
- Hull & Machinery



CORPORATE

- Property & Fire
- Industrial All Risk
- Engineering / Liability
- Commercial Motor / Fleet
- D&O Insurance
- Cyber (Enterprise)
- Package Policies
- Group Health
- Group Personal Accident
- Workmen Compensation



PEOPLE

- Health (Individual & Family Protection)
- Travel Insurance
- Personal Accident Insurance
- Home & Valuables
- Motor / Vehicle Insurance
- Cyber (Individual Protection)



SPECIALITY

- Surety Bond Insurance
- Trade Credit Insurance
- Professional Indemnity
- Business Interruption
- Product Liability / Recall
- Crime & Fidelity
- Environmental / Pollution Legal Liability
- Terrorism / Political Violence
- Warranty & Indemnity (M&A)

MARINE INSURANCE & LOGISTICS RISK SOLUTIONS

Protecting Global Trade
Securing Every Shipment



Protect Your Cargo



Protect Your Profits



Ensure Continuity



Manage Liabilities



Move Ahead with Confidence

✓ Two decades
of expertise.

✓ Thousands of
shipments protected.

✓ One commitment — Your
business continuity.



BY SEA



BY ROAD



BY AIR



BY RAIL



Marine Cargo Insurance

End-to-end protection for your imports, exports and domestic movements wherever your goods travel.



Container Insurance

Cover for owned, leased and shipper-owned equipment, keeping your boxes and assets secured.



Inland Transit Insurance

Seamless protection for goods on the move by road, rail and air from warehouse to destination.



Project Cargo & Heavy Lift Insurance

Tailored solutions for project cargo, over-dimensional and breakbulk consignments of any scale.



Sales Turnover Insurance

One policy that follows your turnover in transit and in storage, simplifying high-volume trade.



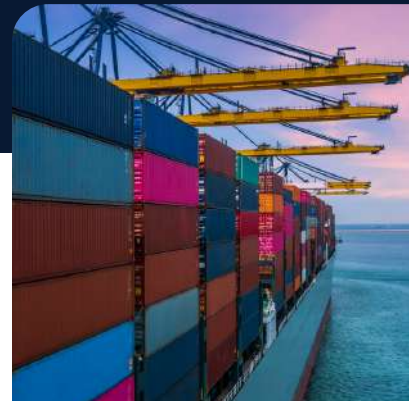
Duty Insurance

Protects the customs duty and associated costs invested in your imported goods.



Single Transit / Specific Voyage

One-off cover for a single shipment - transit certificates issued online in minutes. Ideal for spot consignments and shippers who need cover on demand.



Global Reach

Supporting your trade across the world.



Expert Advice

Risk insights that help you decide with confidence.



Tailored Solutions

Customised covers designed around your business.



Claims Support

Dedicated advice from notification to settlement.

WHY MARINE INSURANCE ISN'T OPTIONAL

Global trade runs on water and so does the risk. One incident can wipe out a shipment, halt a supply chain, or pull you into a claim for cargo that was never yours. The covers below answer those risks and cargo sits at the centre of every one.



CARGO INSURANCE

A fire, a sinking, a heavy-weather box loss and your goods are gone in minutes. Worse, under General Average you can be billed a deposit before your container, intact or not, is released. Cargo cover protects the goods and funds that GA call, so a casualty on someone else's vessel never freezes your trade.

HULL & MACHINERY

The vessel is a multi-crore asset facing grounding, collision and fire every voyage. H&M keeps an owner's balance sheet from sinking with the ship.

PROTECTION & INDEMNITY

The liabilities that dwarf the hull - pollution, wreck removal, crew, third-party damage. The recent billion-dollar claims here, not on cargo or hull.

SUPPLY-CHAIN DISRUPTION

Cargo can survive and you still lose - a blocked canal, a detained vessel, a delayed shipment. This protects the revenue the goods represent, not the goods.

CASUALTY	YEAR	WHAT HAPPENED	REPORTED LOSS / CLAIM
MSC ELSA 3 Off Kochi-Indian coast	2025	Foundered and sank; 640+ containers lost, hazardous cargo aboard.	₹10,400cr ~\$1.1bn state claim
X-PRESS PEARL Off Colombo	2021	Fire then sank; 1,486 containers incl. chemicals and nurdles lost.	₹9,450cr ~\$1bn court award
FELICITY ACE Mid-Atlantic	2022	Fire then sank; 3,965 luxury cars - a pure cargo total loss.	₹3,800-₹4,700cr ~\$400-\$500m cargo
GOLDEN RAY Georgia, USA	2019	Capsized in harbour; ~4,200 vehicles written off.	₹7,560cr ~\$800m+ insured

OUR LIABILITY SOLUTIONS

- FREIGHT FORWARDER'S LIABILITY**
Covers professional negligence & operational liabilities.
- CHA LIABILITY**
Protection for Custom House Agents against operational liabilities.
- MTO LIABILITY**
Covers liabilities assumed by Multimodal Transport Operators.
- WAREHOUSE & STORAGE LIABILITY**
Covers legal liabilities arising from storage and warehousing operations.
- NVOCC LIABILITY**
Designed for Non-Vessel Operating Common Carriers against contractual liabilities.
- TRANSPORT OPERATOR'S LIABILITY**
Covers road transport operators for carrying third-party liabilities.

WHO WE SERVE

- Importers & Exporters**
- Freight Forwarders**
- Custom House Agents**
- NVOCCs & MTOs**
- Logistics Providers**
- Warehouse Operators**
- Manufacturers & Traders**
- Aggregators & Digital Platforms**

STRONGER TOGETHER — WITH GLOBAL STRENGTH

Global Access to leading Indian & international insurers and global specialty markets.

TECHNOLOGY EDGE

Powered by Innovation.
Driven by Intelligence.



DIGITAL POLICY ISSUANCE

Instant proposals, seamless documentation & quick policy issuance.



CLIENT PORTAL

24/7 access to policy details, documents & certificates.



API INTEGRATION

Seamless connectivity with your systems & logistics platforms.



AI-DRIVEN INSIGHTS

Leverage AI for smarter risk assessment, route analysis and actionable insights



CLAIMS TRACKING

Real-time updates from intimation to settlement.



WHY CHOOSE RIVORI

- ✓ Specialist marine insurance advisors with 20+ years of deep industry experience.
- ✓ Bespoke risk solutions for EXIM, logistics, and supply-chain risks.
- ✓ Strong relationships with leading insurers and global markets.
- ✓ Claims advocacy focused on maximising claim recovery.
- ✓ Expertise in complex risks, including cargo, project shipments, sanctions and multimodal transportation.

RIVORI RISK & INSURANCE

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