

# Marine Insurance

We offer a range of insurance products and risk management services developed in response to the demands and expectations of the marine industry, from minor risks to major exposures.

 **Our emphasis is on providing:**

- professional insurance services
- comprehensive insurance programs tailored to your individual needs
- responsive and proactive claims service
- an extremely competitive price structure.

Our in-depth understanding of marine insurance comes from extensive experience in the worldwide market since 1990. Over the years we have earned a reputation for integrity, creative solutions and outstanding service. For you that means real benefits, personal attention and fast claim settlements.

**Range of insurances**

Our marine insurance is specially designed for all sectors of the industry, including owners of hull and cargo, carriers, shippers, charterers, hauliers and freight forwarders. We can structure an insurance program that covers any or all of the following risks:

**Cargo**

Whether you are purchasing or selling goods, machinery or commodities, locally or internationally, the items can be properly protected. Cover can be provided against losses in production, output or start-up caused by loss or damage to the cargo while in transit. Even periods in trans-shipment, storage or while on site awaiting installation can be insured, as well as issues such as rejection. Cover against loss of profits following damage is also available as an optional extension.

**Commercial hull**

Covers damage to your vessel's hull or machinery as well as third-party liabilities. It is recommended that vessels providing charter within Australia also cover food and drink liability. Our hull specialists can also arrange cover for blue and brown vessels, irrespective of flag.

**Yachts and pleasure craft**

Covers yachts, pleasure craft (including fishing) and cruisers, whether for private use or charter. The policy can include liability for damage to third parties and third-party property. Blue water, racing and other specialist uses can also be covered if required.

**Ocean tows**

Covers vessels during tow, including damage to the hull or machinery (and cargo if necessary). Third-party liabilities can be included if required.

**Crew liability**

This policy provides a form of international worker's compensation pertaining to crews of vessels operating in international waters, or can cover your liability to crews and officers assumed under contract.

**Marina operators and boat dealers liability**

A specialised policy covering the legal or contractual liabilities, both onshore and off-shore, of either the owners or keepers of a marina.

**Freight forwarders liability**

Whether you are a freight forwarder, road carrier or warehouseman, you have strict legal liability to the public, which extends to obligations in relation to storage, warehousing, processing and general advice. Our policy includes cover for errors or omissions and can be broadened to include your sub-contractors. Coverage can be local and /or international.



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## **Charterers liability**

If you are operating a vessel that you do not own, this highly specialised policy protects you against liability to third parties, for both property damage and personal injury. Cover can include working vessels.

## **Shipbuilding**

We can provide extensive cover for the unique risks associated with ship and boat building, including construction risks as well as third-party risks. The time-frame for coverage can range from the construction process, through the launch and trial periods, to hand-over. Annual policies can also be arranged.

## **Armoured cars**

Insurance for the movement of cash, for yourself or others, is another highly specialised area. Our cover can extend beyond cash to a range of valuables such as jewellery and bonds. Periods in storage, either locally or abroad, can be included, as can the sending of approvals.

## **Wineries**

This specialised policy, for commercial wineries only, covers your grapes from the point of picking, through the maturing and processing periods, to final delivery anywhere in the world.

## **Bloodstock and livestock**

Covers your animals against accident, illness or disease. Specific insurance is available for stallions, studs or animal imports/exports, including periods when they are at quarantine stations or properties anywhere in the world.

## **We can also provide specialised cover for:**

- ship repairers liability
- marina and/or yacht club liability
- race organisers liability
- stevedores liability
- port and terminal operators liability.

Let us work with you to develop an insurance program tailored to your specific requirements.

As well as marine insurance we can provide cover for any or all of the following: equine and livestock, photographic equipment, musical instruments, bathing boxes, town planners, business package, credit, employment practices, liability, motor vehicles, property, home and contents, travel, construction and builders warranty, directors and officers liability, industrial special risks, credit insurance, personal accident, professional indemnity, energy, promotional, and worker's compensation.

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## **General advice warning**

This document has been provided without taking into account your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in light of your own individual circumstances, to act upon the information. The document is a summary of the insurance so please refer to the policy and our product disclosure statement for full details prior to making any decision to acquire this product. Insurance cover will not begin until your application has been accepted and the premium paid.