

MARINE // MARINE GENERAL LIABILITIES // PRODUCT PROFILE // ASIA PACIFIC

Marine & general liability policy – product profile

Liberty has brought together two classic well-understood policies and given you the benefit of both kinds of cover in a single policy.

We have combined the key liability covers available under the General & Products and Ship Repairer liability policies and now offer your clients our market-leading Marine & General Liability Policy.

Marine & General Liability Policy offers:

- a broad form style cover, as standard, over and above what is offered from either the marine or general liability markets
- a tailored liability insurance solution for businesses who are involved in both marine and non-marine industries

This policy blends key covers available from the marine and general liability insurance markets and provides essential coverage benefits of:

- care, custody and control for vessels worked on (available up to policy limit on request)
- sea trials
- removal of wreck
- pollution liability to the policy limit
- products liability for products past and present
- consequential loss/loss of use cover
- defence and investigation costs in addition to the limit of indemnity
- cover for your client's marine and non-marine business activities

Who should buy?

Any of your clients who:

- purchase two or more liability policies to cover their one business of marine and non-marine activities
- purchase a ship repairer's liability policy but need cover for their products, pollution or consequential loss exposure(s)

Any of your clients who are:

- boat and vessel yard operators for maintenance, service or repair
- boat and vessel manufacturers
- on-site marine contractors involved in parts installation, maintenance, service or repair of boats or vessels

- other marine contractors involved in the construction, maintenance, service or repair of wharves, jetties, piers, seawalls, etc.
- manufacturers and/or exporters of products used in watercraft, marinas and maritime industries
- terrestrial-based tradesmen carrying out works on water or watercraft
- naval contractors
- yacht club/marina owners and operators

Why Liberty?

We are a global specialty lines business with an emphasis on niche insurance products. The company has extensive global experience in all elements of transport, marine and project cargo insurance and its in-house risk-engineering skill base offers your clients an enhanced level of risk-reduction capability.

Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty Specialty Markets offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to more than 26,000 of Asia Pacific's most significant business and government organisations – helping protect what they earn, build and own.

We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' rating.



Liberty is not authorised to provide financial product advice. The information in this document does not take into account your objectives, financial situation or needs. Always consider the applicable policy wording and other relevant documents before deciding to acquire a financial product. This information is current as at July 2024. Liberty means Liberty Specialty Markets, a trading name of Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605; AFSL No. 530842 (for claims handling and settling services only)) incorporated in Massachusetts, USA (the liability of members is limited); Liberty Specialty Markets Hong Kong Limited (UBI 66395065); Liberty Specialty Markets Singapore Pte Limited (UEN 201538069C); and Liberty Specialty Markets Singapore Pte Limited, Labuan Branch (Company No. LF12903), a licensed insurer under the Labuan Financial Services and Securities Act 2010 (Licence No. IS2016162).



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