

CASUALTY // 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 20,000 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' (strong) rating.

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