

Intact Ocean Marine Commercial Marine Package

Your commercial marine clients are busy navigating the challenges of a highly competitive marketplace. They look to you to secure the right coverage to ensure that, in the event of a loss, they'll be promptly and fairly restored and operational. Intact Ocean Marine can help. As a longtime leader in the industry, our exceptional expertise means your client will receive the right coverages to handle their unique set of risk exposures. Our regional, full-service focus means our network of professionals know your local environment and can respond quickly.

Coverage Highlights

Our comprehensive package solution provides superior property and liability protection vital to many different marine industries, and includes:

- Marine general liability, including products liability, completed operations and contractual liability
- Real and personal property, including business income/extra expense, and equipment breakdown
- All-risk coverage for piers, wharves, docks and miscellaneous mobile or contractor's equipment
- Hull physical damage
- Hull builders risk
- Protection and indemnity
- Pollution liability
- Marine bailee liability
- Pollution physical damage



Eligible classes include:

- ship repairers
- passenger vessel operators
- boat builders
- marine contractors
- stevedores
- wharfingers
- terminal operators
- marine artisans



Unique Program Features

- Combined single deductible for all liability coverages
- Demurrage coverage available for marine bailee liabilities
- Pollution liability coverage available up to the liability occurrence limit
- Builders risk coverage for commercial vessels and a form designed specifically for private pleasure boat builders
- Combined single deductible available to cap individual deductibles for multiple property exposures
- Pollution physical damage coverage available for covered property up to \$100,000

Other Coverage Available

- Marine General Liability
 - Hired and non-owned auto liability
 - Employee benefits liability
 - Stop gap liability
- Protection & Indemnity
 - Crew coverage
 - Cargo liability
 - Non-owned vessel
 - Builder's risk
 - Collision and tower's liability
- Cyber Coverage
 - A suite of 1st and 3rd party coverage

Superior Claims Service

No matter how much you prepare, claims will happen, and we're ready to help. From the initial loss report to claims resolution, our highly dedicated, experienced worldwide network of claim professionals will partner with you to ensure fair and expedient claim resolution.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: <u>intactspecialty.com</u>.

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