



## Intact Ocean Marine | Marine Liability

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 customized solutions provide superior liability protection for a wide range of commercial marine operations, including:

#### Charterers

- Protection for importers, exporters or traders who enter into a contract (charter party) with a vessel owner to lease all or part of a vessel against liabilities arising under vessel chartering agreement
- Covers damage arising out of loading or unloading and unsafe berth or wharf conditions, plus liability for damage to piers and pier facilities and liability for loss of life or bodily injury resulting from the charterer's negligence
- Coverage can also be extended to include liability for damage to cargo of third parties carried on board the vessel

#### Marina Operators

- Protects marina operators against liability for damage to private pleasure vessels or craft—while in their care, custody or control for storage or repair

#### Ship Repairers

- Covers legal liability for loss or damage to vessels, their equipment and cargo while the vessels are in the insured's care while being repaired or awaiting repair or alteration
- Coverage can be extended to include liability for third-party bodily injury and property damage, strikes and pollution

#### Stevedores

- Covers legal liability in connection with direct physical loss of or damage to the property of others arising from the loading, unloading and movement of cargo within a terminal

## Terminal Operators

- Protects terminal operators against liability for damage to vessels, cargo and property of others while in their care, custody or control

## Wharfingers

- Covers the legal liability of commercial wharf owners for physical loss to vessels and their cargo while at their dock or wharf facilities, or physical loss to other property caused by such vessels

## Additional Available Coverage

- Bumbershoot umbrella liability coverage for traditional marine liabilities such as protection and indemnity, collision, specific marine liabilities—as well as non-marine liabilities such as automobile, employers liability and commercial general liability
- Excess marine liability coverage responds when the scheduled primary or underlying insurance is exhausted

## 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: [intactspecialty.com](http://intactspecialty.com).

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: [intactspecialty.ca](http://intactspecialty.ca) and for information about Intact Financial Corporation, visit: [intactfc.com](http://intactfc.com).



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