



Intact Ocean Marine | Marine Operations

Your commercial marine clients are busy navigating the challenges of a highly competitive marketplace. They look to you to secure the right coverage for their marine operations. 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.

Superior Protection

Our industry solutions for Marine Operations is a broad package solution that provides superior protection for a wide range of recreational boat manufacturers, marine products manufacturers and other related marine accounts.

Recreational boat manufacturers of: ski boats; pontoon boats; fishing boats with gross receipts of \$5M or more; employee production line techniques with limited customization

Marine products manufacturers including: engine manufacturing; marine parts manufacturing; marine electronics; marine furniture and fixtures.

Related marine accounts including, but not limited to: restaurants, office buildings, bed & breakfasts, maritime museums and clubs.

In addition, we will consider distributors, and retailers of marine related products.

Property Coverage

- Real property coverage including building, business personal property, outdoor signs
- Inland marine coverage for your accounts receivable, valuable papers and fine arts
- Property in transit (\$5,000 min. included)
- Business income and/or extra expense (limits vary) for loss at your premises
- Business income at locations other than those scheduled on your policy (contingent business interruption)
- Newly acquired property – (\$250,000. min. included) and business income coverage – (\$100,000. min. included)
- Equipment Breakdown coverage, including expediting expense and business income

General Liability Coverage

- Occurrence-based coverage for premises, operations and products for most risks
- Additional insured – broad form vendors available
- Blanket additional insured primary and non-contributory coverage (where required by contract) available
- Aggregate limit per location available
- Blanket waiver of subrogation available
- Medical payments extended to 3 years, and at least \$10,000
- Newly formed organizations included

Auto Coverage

- Additional insured by contract
- Airbag discharge
- Hired auto physical damage coverage
- Blanket waiver of subrogation
- Lease gap coverage
- Bodily injury redefined – mental anguish
- Communications equipment
- Physical damage – transportation
- Rental reimbursement – private
- Drive other car – executive officers

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.

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 and for information about Intact Financial Corporation, visit: intactfc.com.



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