



Intact Ocean Marine | Our Capabilities

Intact Ocean Marine is focused on ocean marine insurance.

Know-how is pivotal in building a thriving business, and in delivering the right solution to help protect it. As a longtime leader in the industry, our exceptional expertise means you will receive tailored coverages to handle your particular risk exposures. We are backed by superior claims service and regional underwriting specialists who are experts in the field. Our regional, full-service focus means our network of professionals know your local environment and can respond quickly.

Commercial Hull

- **Coverages:** physical loss or damage to vessels; collision liability; builder's risk; protection and indemnity
- **Business Appetite:** tugs; barges; work boats; launches; tour boats; ferries; commercial fishing vessels; dredges; various vessels of specialized use

Marine Liabilities

- **Coverages:** primary and excess/bumbershoot liabilities for a wide range of commercial marine operations
- **Business Appetite:** commercial vessel owners; charterers; ship repairers; terminal operators; marina operators; wharfingers; stevedores

Marine Packages

Commercial Marine Package

- **Coverages:** marine general liability (including products liability, completed operations and contractual liability); protection and indemnity; pollution; hull and machinery; miscellaneous equipment; vessel builder's risk; property coverage (including equipment breakdown); piers, wharves and docks; marine bailee liability

- **Business Appetite:** marine contractors; boat builders; commercial vessel owners; landing owners; ship repairers; terminal operators; passenger vessel operators; marine artisans

Marina Operators/Boat Dealers Package

- **Coverages:** marina operators liability; protection and indemnity; marine general liability (including products liability, completed operations and contractual liability); property coverage (including equipment breakdown); all-risk boat dealer inventory, piers, wharves, docks; equipment and tools; business income and extra expense; physical damage and liability for owned watercraft
- **Business Appetite:** marina operators; boat dealers

Yacht Clubs

- **Coverages:** marine general liability (including products liability; completed operations and contractual liability); protection and indemnity; marine operators liability; limited pollution liability; piers, wharves and docks; property (including equipment breakdown); equipment and tools; owned watercraft
- **Business Appetite:** yacht clubs or similar yachting groups

Ocean Cargo

- **Coverages:** physical loss of, or damage to, cargo imported or exported; extensions available to cover domestic or foreign storage or processing; inland transit worldwide; tradeshows, exhibitions, etc.
- **Business Appetite:** imports/exports of goods worldwide; domestic and foreign transit movements; storage of inventory and work in process while at covered locations; shipments by barge on inland waterways; individual shipments (trip risks) for infrequent shippers; minimum-premium accounts (premium rating can include flat, reporting and all inclusive structures)
- **Cargo services** include automatic access to intactusacargo.com, a web-based electronic certificate system to help meet letter-of-credit requirements, 24/7 help-desk, shipment screening to assist with sanction compliance and web training in six languages.

Yachts

- **Coverages:** all-risk protection for yachts/boats, dinghies, outboard motors and boat trailers while the yacht is afloat, ashore or in transit; personal effects; emergency commercial

towing and assistance; liability; pollution liability; liability for use of non-owned watercraft under specific conditions; medical payments; hurricane haul out; uninsured boaters coverage; medical payments

- **Business Appetite:** private-pleasure yachts with hull values up to \$1.5 million

Programs

- Our expertise can offer a fresh approach to an existing program or take a program idea from a concept to reality.

Marine Manufacturing

- **Coverages:** commercial general liability, (including products liability, completed operations and contractual liability); real and personal property, (including business income/extra expense); equipment breakdown; bucket limits up to \$500,000; coverage enhancements such as building ordinance, debris removal, transit and more
- **Business Appetite:** large-scale marine manufacturing businesses such as boat-building facilities, recreational marine accessory producers or other manufacturers in the marine segment

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.



Visit intactspecialty.com/ocean-marine for more information on our products and services.