

## Marine Hull -Hull Liability insurance Policy Inland/Coastal Vessel

### Prospectus

*Seat Sail with peace of mind knowing that your vessel is protected by our comprehensive Marine Hull P& I Policy. Designed to safeguard your maritime assets, our policy offers extensive coverage and reliable protection against unforeseen risks.*

#### Coverage Highlights:

Marine Hull insurance provides protection for hull, machinery and third-party liability for damages or losses during transit, operation, or while ships are docked at any port.

- **Liability to Crew:** covers Liability for loss of life of, or personal injury to, or illness of any member of the crew of the vessel
- **Liability to persons other than crew:** Liability to pay damages or compensation for personal injury ,illness or death of any person other than the persons specified in policy schedule
- **Liability for damage to other ships:** Liability for loss of, or damage to, any other vessel or craft ,or freight thereof or cargo or other property on such other vessel or craft caused by collision with the vessel named in policy schedule.
- **Liability loss or damage to third party property:** Liability to third parties for damage to any dock, pier, harbour jetty buoy ,lighthouse breakwater structure ,beacon ,cable or to any fixed or movable object or property whatsoever except another vessel or craft or property on another vessel or craft.
- **Liability for Removal of wreck:** Liability for the costs or expenses of, or incidental to, the removal of the wreck of the vessel named herein when such removal is compulsory by law.
- **Liability for Pollution Risk:** Liability for claims, and incidental expenses in relation to Damages or compensation payable for Pollution, any measures reasonably taken to comply with the order of any government or authority.
- **Fines & Penalties:** Liability for fines and penalties including expenses necessarily and reasonably incurred in avoiding or mitigating the same
- **Liability to Cargo:** Liability for claims, costs and expenses in respect of loss of or damage to cargo intended to be or being or having been shipped or carried on the vessel
- **Towage Liabilities:** CUSTOMARY TOWAGE OF AN INSURED VESSEL, for the purpose of entering or leaving port or manouvering, such insured vessels as are habitually towed in the ordinary course of trading.

#### Other coverage features include:

- General average contribution
- Stowaways and Refugees
- Diversion Expenses
- Life Salvage

We provide protection and solutions for a wide variety of vessels and activities.

- Research vessels
- Work vessels
- Tugboats
- Fishing vessels
- Offshore supply vessels.
- Coastal shipping (Cabotage)
- Barges

#### **RISKS EXCLUDED**

- Any loss damage liability or expense sustained by reason of capture, seizure, arrest, restraint or detainment
- Any loss damage liability or expenses arising from the cancellation or breach of any charter, bad debts, fraud of agents, insolvency, loss of freight hire etc
- Any liability imposed on the Assured as punitive or exemplary damages,
- Any claim for illness ,personal injury or death or loss of damage to ,or loss of use of property directly or indirectly caused by asbestos, Occupational disease, Cumulative injury
- Any claim arising out of waste incineration or disposal operations
- Any claim arising out of the operation by the Assured of submarines, mini submarines or diving bells;
- Any claim arising from directly or indirectly caused by or associated with Human T- Cell Lymphotropic Virus type III (IIIV L III) or Lymphadenopathy Associated Virus (LAV) or the mutant derivatives
- loss damage liability or expense directly or indirectly caused by or contributed to by or arising from ionizing radiations, radioactive, toxic, explosive, Any weapon of war employing atomic or nuclear fission and/or fusion, radioactive, toxic explosive or other hazardous or contaminating properties of radioactive matter

#### **What can you expect when working with us?**

- A highly experienced underwriting team with a deep understanding of the region.
- Creative, flexible and innovative underwriting risk programs.
- Simple and clear answers to any risk analysis inquiries.
- Claims handling by highly experienced claims specialists.
- The financial stability and strength of ITGI