



Marine

Marine liability and general liability

Specialized industries require specialized solutions.

We understand the marine business. It's global. It's specialized. And there are risks that are unique to the industry. Safe transport, precise handling and storage are just a few of them. We combine our local expertise, industry insights and personalized service to create Marine Liability and General Liability insurance solutions that are based on each client's needs. From Charterers and Stevedores to Wharfingers and Terminal Operators, we offer a full suite of coverages that allow clients to mitigate their exposures and set sail with confidence.

Client profile

- Marine Transportation companies including vessel owners, charterers, freight forwarders, terminal operators, and port authorities.
- Marine Service companies including ship yards, pilot associations, stevedores, steamship agents, and tankermen.
- Marine Construction companies including pier and dock construction, rip rap and breakwater construction and bridge construction.
- Recreational Marine companies including marinas, boat dealers and boat builders
- Marine Equipment Manufacturers including vessel pumps and generators, communication and electronic navigation systems, anchors and mooring lines.

Marine Liability

Marine Liability Coverage can include Stevedore's Liability, Wharfinger's Liability, Terminal Operator's Liability, Ship Repairer's Liability and Charterer's Liability.

- Wharfinger's Liability: for a client's liability as a wharf owner for third-party property damage and bodily injury arising out of the care and custody of vessels.
- Stevedore's Liability: for a client's liability as a stevedore for third-party property damage and bodily injury arising out of vessel loading and unloading operations.
- Terminal Operator's Liability: combines Stevedore's Liability and Wharfinger's Liability with other coverages, depending on the nature and scope of a client's activities.
- Ship Repairer's Liability: for a client's liability for vessels and other third-party exposures (including bodily injury) arising out of repair operations.
- Charterer's Liability: for a client's liabilities assumed under a charter party.

Marine General Liability

Marine General Liability combines Marine Liability with General Liability: Premises Liability, Products & Completed Operations, Personal & Advertising, and Damage to premises you rent. Marine General Liability can also be tailored to include: Contractual Liability, Sudden & Accidental Pollution, Non-Owned and Hired auto, Stop-Gap, Employee Benefits Liability, Liquor Liability, and worldwide coverage.

Marine General Liability coverage highlights*

- General Liability coverage attaches to Named Insured(s) and is not limited by scheduled premises or description of operations
- Coverage for Completed Operations for work performed from Watercraft
- Contractual Liability for Bodily Injury and Property Damage assumed by the Insured
- Newly acquired or formed organizations are Named Insureds for the first 90 days
- Coverage for Bodily Injury caused by loading and unloading Watercraft
- Additional Defense Limit in addition to Occurrence Limit for each covered loss
- Worldwide coverage territory for suits brought in USA, its possessions or territories, Canada or Puerto Rico

- Reporting period for Medical Expenses protection is three (3) years from date of accident
- Broad property coverage for “Damage To Premises Rented To You”
- Employees are defined as any person performing services for the Insured through employment arrangements of any type, including Leased, Temporary and Volunteer Workers.
- Vendors automatically included as Insureds
- Coverage for suits brought In Rem

*The precise coverage afforded is subject to the terms and conditions of the policies issued. The highlighted features above are subject to change based upon underwriting and may or may not be available or apply to your policy.

Why choose AXA XL for your Marine coverage?

- **Financial strength you can count on.** AXA XL’s core operating insurance and reinsurance companies have one or more of the following financial strength ratings: AM Best A+, S&P AA-, Fitch AA-.
- **Top ranking for innovation.** #1 ranking on Advisen’s Pacesetters Index for insurance innovation for the last four years.
- **Global network.** One of the world’s largest providers of global commercial insurance programs, serving clients in over 200 countries and territories through owned offices and network partners, managing over 5,000 global programs for AXA XL, AXA General Insurance and Strategic Partners.
- **“One-stop-shop” for global marine solutions.** Locally admitted, comprehensive and competitive proprietary products to fit your clients’ needs.
- **One team. Your team.** Underwriting, claims, risk management and risk engineering experts together with global and regional leadership, work closely together to anticipate and respond to clients’ needs.
- **Marine expertise that clients can trust.** With decades of experience, our underwriters have been recognized for their industry expertise and commitment to education by the AIMU & IMUA, including IMUA “Excellence in Education” awards.
- **Empowered claims teams.** Over 1200 highly experienced, locally empowered claims professionals in 200 countries, and a single point of contact for all marine.

Contact your AXA XL Marine underwriter for more information.

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