



Commercial Hull

Local Experts. Industry Leaders. Your commercial marine clients are too busy with the pace of business and the challenges of a highly competitive marketplace to need another worry. Like whether their operation has the right coverage – or enough coverage. Or whether they'll be promptly and fairly restored in the event of a loss.

That's where the power of an International Marine Underwriters (IMU) insurance solution comes in. A longtime ocean marine leader, we have exceptional expertise and experience, enabling us to tailor the right coverage solution to meet your particular needs. And, IMU's regional, full-service focus means our network of professionals knows the local environment and can respond quickly. Add in financial stability and our strong relationships with agents and brokers like you, and your clients have comprehensive, dependable commercial hull protection that helps them maintain their competitive edge.

Tailored to Vessels and Operations

IMU's commercial hull insurance protects coastwise, inland, river and brown-water vessels such as:

- ▶ Commercial fishing vessels
- ▶ Launches
- ▶ Dredges
- ▶ Sport-fishing charter boats
- ▶ Ferries
- ▶ Tour boats
- ▶ Head boats
- ▶ Various vessels of specialized use
- ▶ Inland and coastal tugs and barges

Eligible classes include commercial vessel owners or operators, tug and barge operators, marine transportation operators, excursion companies, marine contractors, boat or ship builders.

Superior Protection

Hull Coverage

- ▶ The Hull policy covers
 - physical damage to the hull caused by fire, explosion and other marine perils
 - damage to machinery and other equipment and apparatus installed on the vessel

- ▶ Collision liability can be covered up to the value of the vessel.
- ▶ Additional coverage is available for excess collision liability and strikes, riots and war risks.

Protection and Indemnity Coverage

- ▶ Written in conjunction with Commercial Hull insurance, Protection and Indemnity insurance protects the vessel owner or operator against liability for:
 - personal injury
 - loss of life
 - third-party property damage
 - other vessel-related expenses incurred during its operation
- ▶ Crew coverage protects against liability for loss of life or personal injury.
- ▶ The policy also includes defense coverage for an insured against suits by third parties.
- ▶ Cargo legal liability can be included, and liability for pollution damages resulting from operations can be covered.

Please refer to the actual policy for exact coverage descriptions; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions.



IMU. A Member of the OneBeacon Insurance Group.

Hull Builder's Risk

IMU's Builder's Risk policy is an Agreed Value contract that's usually rated at the completed contract price, including the value of materials and equipment destined for the vessel. It also provides an escalation option to adjust the agreed value of the policy.

Coverage includes:

- ▶ All risks of physical loss or damage to the vessel
- ▶ Any plans, staging, molds or scaffolding, if included in the insured value
- ▶ Launching and trial trips within 250 miles of the named construction location; policy can be endorsed to cover delivery trips
- ▶ Collision and Protection, and Indemnity coverage for the insured against liability arising during the currency of the policy

As noted above, "commercial hull" pertains to coastwise, river and brown-water vessels. IMU handles oceangoing blue-water vessels as a subscriber to the American Hull Insurance Syndicate (AHIS).

About International Marine Underwriters

Headquartered in New York City, IMU is a division of OneBeacon Insurance Group. With ten regional U.S. offices, IMU serves the ocean marine industry through ocean cargo, commercial hull, marine liabilities, commercial marine package, marina operator–boat dealers–yacht club package and private pleasure yacht coverage solutions.

OneBeacon Insurance Group's operating subsidiaries offer a range of specialty and segmented commercial and personal insurance products, sold primarily through select independent agents. As one of the oldest property and casualty insurers in the United States, OneBeacon traces its roots to 1831 and the Potomac Fire Insurance Company. Today, OneBeacon's specialty insurance products are available countrywide, and commercial and personal lines are offered in select geographic territories. OneBeacon is rated "A" (Excellent) by A.M. Best and has comparable ratings from other leading financial rating agencies. The company is traded on the New York Stock Exchange under the symbol "OB."

For More Information

To learn more about putting the power of IMU to work for you, contact your local independent agent or visit www.imu.com.

Five Great Reasons to Put the Power of IMU to Work for Your Ocean Marine Clients

- ▶ Our highly specialized, regionally situated ocean marine experts, who know the local market and are empowered to handle most underwriting and claims issues
- ▶ Our network of claim professionals in over 150 countries, who ensure fair and expedient claim resolution
- ▶ Our proactive risk control programs focused on preventing losses
- ▶ Our dedication to working with select independent agents and brokers – including marine insurance specialists and agents who provide all lines of property/casualty coverage
- ▶ Our financial strength, as affirmed by an A.M. Best rating of A (Excellent), and our proud heritage dating back to 1831



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