



Marine Liabilities

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 marine liabilities protection that helps them maintain their competitive edge.

Superior, Customized Protection

Our comprehensive, customized coverage solutions provide superior liability protection for a wide range of commercial marine operations, including:

Charterers

- ▶ Protection for importers, exporters or traders who enter into a contract (charter party) with a vessel owner to lease all or part of a vessel against liabilities arising under vessel chartering agreement
- ▶ Covers damage arising out of loading or unloading and unsafe berth or wharf conditions, plus liability for damage to piers and pier facilities and liability for loss of life or bodily injury resulting from the charterer's negligence
- ▶ Coverage can also be extended to include liability for damage to cargo of third parties carried on board the vessel

Marina Operators

- ▶ Protects marina operators against liability for damage to private pleasure vessels or craft – while in their care, custody or control for storage or repair

Ship Repairers

- ▶ Covers legal liability for loss or damage to vessels, their equipment and cargo while the vessels are in the insured's care while being repaired or awaiting repair or alteration

- ▶ Coverage can be extended to include liability for third-party bodily injury and property damage, strikes and pollution

Stevedores

- ▶ Covers legal liability in connection with direct physical loss of or damage to the property of others arising from the loading, unloading and movement of cargo within a terminal

Terminal Operators

- ▶ Protects terminal operators against liability for damage to vessels, cargo and property of others while in their care, custody or control

Wharfingers

- ▶ Covers the legal liability of commercial wharf owners for physical loss to vessels and their cargo while at their dock or wharf facilities, or physical loss to other property caused by such vessels

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Additional Marine Liability Protection

- ▶ Bumbershoot umbrella liability coverage for traditional marine liabilities such as protection and indemnity, collision, specific marine liabilities – as well as nonmarine liabilities such as automobile, employers liability and commercial general liability
- ▶ Excess marine liability coverage responds when the scheduled primary or underlying insurance is exhausted

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

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

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.



IMU. A Member of the OneBeacon Insurance Group.