



CUSTOMIZED PROTECTION FOR MARITIME OPERATIONS

Marine General Liability (MGL), the core of our marine liability protection, covers general liability exposures on an occurrence basis. The form can also be tailored to include additional marine liability exposures that are traditionally written on a mono-line basis. Providing both primary and excess coverage for a wide range of maritime liability exposures, Travelers can create a well-coordinated Marine Liability package to ensure that your maritime operation and your insurance coverage are in-synch.

Travelers is a leading provider of ocean marine insurance in the United States with an extensive product portfolio including cargo, hull, liabilities and luxury yacht.

With in-house risk control, recovery and claim expertise – and a P&C unit dedicated solely to our customers' non-marine exposures – Travelers provides your client with a total account solution.

Broad contractual liability coverage and no discovery clause are just two key enhancements that make Travelers MGL form the industry standard.

Additional features and benefits of Travelers MGL form include:

- In addition to a \$1 million per-occurrence limit, Travelers offers a separate limit of \$1 million for defense and other legal and investigative costs.
- Beneficial to policyholders who carry a large deductible, the limits of insurance are not reduced by the amount of the policy deductible.
- Significant to marine contracting operations, the “Damage to the Insured’s Work” exclusion does not apply if the damaged work was performed by a subcontractor on behalf of the named insured.
- Our “Limited Sudden & Accidental Pollution” buyback endorsement provides liability coverage for pollution claims, subject to 72-hour discovery and 30-day reporting provisions.
- The policy territory is worldwide, provided the suit is first brought in the U.S. or Canada. (For a small additional premium, the territory can be expanded to include suits filed internationally.)

To coordinate your marine liability coverage, Travelers can package the following liability exposures traditionally written under separate marine coverage forms:

- Marina Operators Legal Liability
- Charterers Legal Liability
- Ship Repairers Legal Liability
- Stevedores Legal Liability
- Wharfingers Legal Liability
- Terminal Operators Legal Liability

THE TRAVELERS ADVANTAGE

Financial Strength

- Over \$110 billion in assets
- Included on the Fortune 100 list of largest U.S. Companies
- High financial ratings from A.M. Best, Moody's and Standard & Poor's

Dedication and Expertise

- Specialized underwriting units
- Extensive product portfolio
- International coverages and services
- In-house claim, recovery and risk control expertise
- Dedicated P&C unit

Marine Liabilities and MGL coverages are available through Travelers agents and brokers. For more information, or to locate an agent or broker in your area, please contact: George Butler, vice president of business development, at **732.321.5623** or gcbutler@travelers.com

To ensure your maritime operation and your insurance coverage is in-synch, Travelers can create a well-coordinated Marine Liability package. Include any of the following marine liability exposures to your MGL policy:

Marina Operators Legal Liability

- Liability for inland and coastal marina operators
- Covers property damage to private pleasure vessels, as well as other interests on board while in the insured's care, custody or control at the locations named in the policy
- Exposures include repair, alterations, maintenance, storage, mooring, hauling, launching, and fueling

Charterers Legal Liability

- Covers the legal or contractual liability a charterer has to a vessel owner for various obligations specified in the Charter Party
- Liabilities include safe berth; loading, unloading and stowage of cargo; damage to piers or pier facilities resulting from acts for which the charterer is responsible and loss of life and bodily injury resulting from charterer's negligence
- For additional premium, liability for damage to cargo carried on board the vessel for third parties is also available

Ship Repairers Legal Liability

- Liability for ship repairers in connection with making repairs or alterations to vessels entrusted to them
- Also covers loss or damage to vessels while going to and from the insured's place of business (geographical limits apply)

Stevedores Legal Liability

- Liability protection for stevedores during the loading and unloading of a vessel; which covers physical loss or damage to property of others while in the insured's care, custody and control
- Often written in conjunction with wharfingers legal liability coverage

Wharfingers Legal Liability

- Liability for companies serving commercial vessels, such as dock or pier owners and operators
- Covers physical loss to vessels, barges and equipment of others as they load, unload or are laid up in storage
- Often written in conjunction with stevedores legal liability coverage

Terminal Operators Legal Liability

- Covers loss or damage to cargo while in the care, custody and control of the insured for purposes of import and export
- Often written in conjunction with stevedores and wharfingers legal liability coverage

For policyholders seeking extra protection against unexpected or unusual circumstances, Travelers Ocean Marine Bumbershoot policy provides "umbrella" protection over both marine and non-marine coverages, including auto, general and employer liability.



St. Paul Fire and Marine Insurance Company
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