



MARINE | GLOBAL

# Marine Liability

Ports and Terminals – Protection & Indemnity – Charterers & Ship Builders Liability

Our team offers clients what they need most: a deep understanding of their industry, environment and operations, extensive and specialised expertise, innovative solutions, superior loss control capabilities, responsive claims handling, meaningful insurance capacity and a truly global reach.



Risk Appetite

**RISK CAPACITY\***  
UP TO **\$25m**  
for any one risk

We provide specialist primary and excess liability covers for third party property damage and bodily injury, for marine related operations. We offer insurance products for transportation companies, stevedores, wharfingers, terminal operators and port authorities, shipyards, repairers, bunkermen, charterers, pilots, and marine contractors worldwide.

Shipyards	Capacity USD Primary/Excess	Primary	Excess and/or Bumber- shoot
Ship Building/Repair/Fabrication Yards – Commercial Vessels/Recreational Marine	\$10m/\$50m	●	●
Repair/Fabrication Yards – Offshore Energy Related	\$5m/\$50m	●	●
Shipbreaking, Scrapping and Marine Salvage Operations	\$5m/\$50m	●	●

Marine Contractors and Construction	Capacity USD Primary/Excess	Primary	Excess and/or Bumber- shoot
Maintenance & Repair and Marine Artisans	\$10m/\$50m	●	●
Diving Contractors	\$5m/\$50m	●	●
Marine Construction – Docks & Piers, Locks, Dams, Intake & Outfall Structures	Refer	●	●
Cable and/or Pipelaying	\$5m/\$50m	●	●
Heavy Construction – Bridges, Tunnels, Pile Driving and Land/Shoreside Exposures	\$5m/\$50m	●	●
Dredging	Refer/\$10m	●	●
Offshore Energy Service Contractors	Refer/\$10m	●	●
Offshore Engineers and Consultants	\$5m/\$50	●	●
Pollution Spill Response	\$5m/\$50	●	●
Marine Surveyors	\$10m/\$50m	●	●
Employee Leasing/Temporary Labour	Refer/\$10m	●	●

Freight/Cargo and Vessel Handling	Capacity USD Primary/Excess	Primary	Excess and/or Bumber- shoot
Terminal Operators – Container	\$5m/\$50m	●	●
Terminal Operators – Dry Bulk, Break-Bulk and Liquid Bulk Cargo	\$10m/\$50m	●	●
Port Authorities	\$10m/\$50m	●	●
Stevedoring and Port Services Providers	\$5m/\$50m	●	●
Wharfingers	\$10m/\$50m	●	●
Fuelling/Bunkering/Tankerman/Midstream Transfer and Services	\$10m/\$50m	●	●
Pilots Liability	\$10m/\$50m	●	●
Ship Chandlers	\$50m	●	●
Charterers Legal Liability	\$10m/\$50m	●	●
Commodity Traders	\$10m/\$50m	●	●
Marinas and Yacht Clubs	\$5m/\$50m	●	●

Protection and Indemnity (P&I)	Capacity USD Primary/Excess	Primary	Excess and/or Bumber- shoot
Passenger Vessels (Including Ferries, Sport Charter Fishing and Short Excursions)	\$50m	●	●
Research Vessels (Geophysical, Seismic, Oceanographic, etc.)	\$50m	●	●
Fire/Spill/Environmental Response Boats	\$50m	●	●
Tugs, Barges and Small Craft	\$50m	●	●
Work Boats, Launches and Non-Crane/Derrick Work Barges	\$50m	●	●
Dry Docks	\$50m	●	●
Fishing	\$50m	●	●
Lift Boats, Jack-Ups and Self Elevating	Refer/\$10m	●	●



\* Risk capacity: guide only – every case written on its merits

We provide bespoke loss control solutions utilising our global technical expertise

## Our Global Marine Liability Leaders

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# AIG Marine Liability

## Multi Lines Appetite

- Property
- Casualty
- Cyber
- D&O
- Energy
- Credit Lines
- Political Risk

## Underwriting Sweet Spots

We prefer the following:

- Terminal operators
- Port authorities
- P&I – blue and brown water
- Ship repairers
- Charterers

## Preferred Clients

Portside operations of all types, large multinationals through to SMEs.

Clients with:

- A high level of interest in loss prevention through quality management and appropriate protection schemes
- An appetite to establish long term partnerships

# AIG Marine Liability Differentiators



## Loss Control

Our experienced loss control engineers – Marine Risk Consulting (MRC), provide efficient integrated solutions towards risk minimization. Our services are characterized by proactive loss prevention, loss analysis, effective communication and serving as a thought-leading knowledge centre for our marine clients.



## Multinational Expertise

Local coverage across 215+ countries and jurisdictions gives a consistent, seamless experience, coupled with an in-depth understanding of local laws, regulations and markets. When the terms and conditions of a local admitted policy are restricted by local regulations, the Master policy's Differences in Conditions (DIC) or Differences in Limits (DIL) coverages ensures global continuity in coverage, terms, and limits.



## Programme Expertise

Customers benefit from the marine team's in-depth experience of best practices and local knowledge. Our Programmes are tailor-made and structured to comply with local legislation and local liability regimes.



## Global Partner

As a committed global partner, we can provide domestic and worldwide flexible solutions which cover damage to third-party and owner's property as well as the interests of people injured as a result of both.

# AIG Marine Claims Advantage

## Claims Specialisation

Through segmenting our claims by value and complexity, our clients benefit from our network of specialised adjusters with the right expertise to manage their claims and provide a timely and technically accurate claims resolution.

## Customer Focus and Engagement

Proactive communication – Our proactive response to claim notifications ensures that our clients know who has taken ownership of their claim from an early stage.  
Understanding our clients' business – Our specialist claims adjusters can be aligned to individual insureds when required. This promotes the mutual understanding of business factors and provides our clients with a service tailored to their requirements, whilst being a single point of contact throughout the lifecycle of the claim.

## Global Reach, Local Expertise

Our global networks of specialist adjusters understand the complex legal landscape. Our knowledge and understanding of applicable local legislation and international conventions enables us to resolve claims quickly and maximise recoveries, delivering tremendous benefits to our clients.

# Claims Examples

## Hull P&I - Responding to Clients' Needs

A large Florida Terminal discovered a potential litigation and needed a certified copy of their Insurance policy within a tight deadline. Understanding our clients' needs in this situation, AIG has a dedicated team of technical experts with networks in place to provide this information swiftly. AIG's Marine Liability team immediately contacted the certified policy request team who were able to provide our client with a response within 4 hours, giving our client comfort on their liability position.

## Enabling a Swift Return to Business Operations

A global provider of oilfield services to the international oil and gas industry submitted a claim relating to damage to pipework while in transit to a site. On top of the estimated US\$ multi-million loss, the incident presented significant additional exposures to our client, some of which were uninsured. Along with the importance of addressing coverage and value, AIG's Marine and Energy Claims teams worked together to prioritise and support remedial action to minimise the impact to their operations and focus on business continuity. Through close collaboration with the underwriters and the insured, AIG reached an equitable settlement whilst realising a significant financial benefit for our client.

## Supporting our Clients through Complex Litigation

A port authority received a significant claim due to a vessel in port sinking during bad weather. Over multiple years AIG worked collaboratively with our client, providing guidance and overseeing activities as the matter was defended up to the highest court in the jurisdiction. Our client was able to continue trading in the knowledge that AIG's expertise, together with that of our appointed specialists, focused on their best interests in the face of robust litigation, served to protect their balance sheet. Our combined perseverance resulted in a favourable outcome and a positive impact upon our client's loss history.

# Working with AIG

To unlock our outstanding underwriting expertise and capabilities, please note the key requirements considered with each risk:



Detailed underwriting submission



Expected local policy requirements for Multinational business



Minimum of 5 years' loss history



Risk quality is the driver for risk selection



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