





EXPERTS IN FISHING VESSEL LIABILITIES

Specialist insurer of liability risks to owners, operators and managers of fishing vessels worldwide

Our name has long been associated with the insurance of fishing vessels. With over 34,000 Vessels in *our* Club, we now insure more fish boats than almost any other insurer. *You* will find *our* Members (policyholders) fishing the lakes, rivers, coasts and oceans of almost every part of the world.

A fresh approach

The challenges of the fishing industry change over time. It is essential that those who place themselves at risk in this most demanding of industries have the support of innovative and creative-thinking insurers. As experts in this sector, we have taken a fresh approach to covering the many risks which accompany fishing.

What is new? Plain language

We have created a plain language policy designed specifically for fishing vessels.

It aims to address all of the liability risks which vessel operators face. Simply put, we cover all *your* marine liability risks apart from a few clearly identified exclusions. This means *you* have the peace of mind that comes from knowing *you* are insured with people who do not hide behind small print.

No more jargon

We have removed unnecessary jargon from *our* policy. It is written in a clear, easy to understand language which is supported by a *Know your cover* guide, so that *you* are never in doubt about the cover *you* have or *our* approach to claims made against *you*.

Designed with the support of the fishing industry

When we were designing this policy, we consulted widely with those working in the industry to better understand their needs. Thanks to this invaluable input, we believe we have achieved *our* aim of producing the very best policy available in the market.

Our specialist team

We have a dedicated team of insurance professionals who really know the fishing industry. Their sole aim is to ensure that *our* fishing vessel Members receive the very best cover from *us* at a fair premium. As a mutual insurer, we operate on a non-profit making basis. Everything we do is in the best interests of the 8,000 Members we are proud to insure, across all of *our* vessel categories.

THE PROTECTION WE PROVIDE

We will respond to all marine liability claims made against you, other than a small number of clearly identified exclusions

Crew liability

We cover *your* liability for risks such as crew illness, injury or death as well as resultant medical costs.

We will also pay crew wages whilst a crew member is undergoing medical or hospital treatment, when *you* are liable to meet these costs. *Our* payments are based on what is reasonable for a crew member at that grade in the industry. *You* may wish to talk to *us* about this ahead of agreeing contracts with *your* crew.

Diversion costs

Should *you* need to bring sick or injured crew or others ashore for urgent medical treatment we will cover the resulting extra costs and expenses.

We also cover costs and expenses caused by delays due to waiting for crew replacements in these circumstances.

Enquiries and proceedings costs

If *you* need to go to formal inquiries or proceedings as a result of a casualty, we provide cover for the reasonable costs which arise.



Fines

We cover fines for breach of pollution, smuggling or immigration laws, providing these breaches were accidental or caused by *your* crew's independent, deliberate actions or omissions.

Fishing nets

We cover you if you are liable for damage to other people's fishing nets.

Health and safety regulations

We cover fines imposed upon you, due to an inadvertent breach of health and safety regulations.

Personal effects

We cover claims for loss of personal effects.

Stowaways, refugees and life salvage

We cover costs and expenses arising from stowaways, refugees and the saving of life at sea.

Towage

Recognising that industry practice involves towing other vessels on occasions, *our* insurance automatically includes cover for towing.

Wreck removal

We cover wreck removal costs following the loss of *your* vessel.

Contractual indemnities

We cover contractual indemnities which *you* have to accept under contracts with ports, terminals, boatyards, suppliers and others.

MUTUALITY BRINGS ADDED VALUE

Claims

As a mutual insurer, *our* priority is to defend *you* as *our* Member from claims made against *you*, working closely with *your* broker throughout the process. *Our* ultimate aim is to pay all covered claims without delay.

Fixed premium

The premium payable for *our* new policy is fixed at the beginning of each policy year and unless we are asked to amend the insurance cover provided, *you* will not be asked to pay any additional premiums or supplementary calls.

Additional covers

We can also provide Personal Accident cover as well as Legal costs cover.

High service standards

We pride ourselves on the quality of *our* customer service. We are able to support *you* 24 hours a day, through *our* offices as well as *our* network of correspondents across the world. As a Member of *our* Club *you* will be able to benefit from *our* Loss Prevention advice and *our* free contract review service.

How many vessels?

We insure over 34,000 vessels in all *our* categories of cover.

This brochure provides an overview of the liability insurance we can offer *you*. It is at all times subject to *our* policy wording, which we recommend *you* read carefully and discuss with *your* broker.

Further details about *our* fishing vessel insurance can be found on:

www.shipownersclub.com/fishing

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