



# Ship Repairers Liability Insurance

Features and Benefits



EXPERTISE • SERVICE • SECURITY

## **Zurich's comprehensive and flexible insurance solution for ship repairers**

A comprehensive and flexible insurance solution that can be tailored for your customers' own unique needs, whether they operate a large commercial ship repair facility or operate as a sole trader. Our product is supported by specialist expertise and acclaimed service standards.

### **What is ship repairers liability insurance?**

Ship repairers are responsible for watercraft and equipment in their care, custody and control, as well as damage to third party property and personal injury, arising in the course of their operations. Our ship repairers liability insurance provides cover for legal liability that arises in the course of a ship repair business.

### **Who needs ship repairers liability insurance?**

Our product is designed as a comprehensive liability cover to cater for the needs of businesses (individuals or companies) involved in the ship repair industry, that provide maintenance or repair services to watercraft including:

- ship repair facilities
- marina operators
- painters
- welders
- mechanics
- electricians
- plumbers
- upholsterers
- cabinet makers
- plus many other specialist tradesmen.

## **Comprehensive cover**

Our cover includes:

- a wide scope of cover
- plain English wording
- no discovery period
- no negligence trigger.

## **Key features and benefits**

Policy features include cover for liability arising from:

- watercraft in care, custody and control
- third party property damage and personal injury
- products liability
- ownership, tenancy or use of premises (including car parks)
- ownership, tenancy or use of berths, jetties, pontoons or moorings
- pollution, including clean-up costs
- consequential loss and loss of use of damaged watercraft
- use of subcontractors
- removal of wreck
- damage to temporarily hired equipment
- travelling workmen
- legal defence, investigation and other mitigation costs
- hot work liability.

## **Optional additional benefits**

The policy can also be extended to cover liability arising from:

- extended hot work
- other work outside of ship repair operations
- storage of watercraft
- warranty/maintenance guarantee obligations
- worldwide services for ship repair work performed outside Australia.

## **Market leading claims service**

- specialist expertise in handling ship repair claims
- proactive no-nonsense attitude to claims management.

## **Unique risk management services – contractual protection – standard terms and conditions**

- In conjunction with our lawyers, we have developed generic standard terms and conditions of trade specifically for ship repairers. We are able to provide these terms to your customers free of charge when they have a Zurich Ship Repairers Liability policy. In addition, our specialists can provide advice on how to incorporate these terms and conditions into their agreements with their own customers.

Your customers will need to have the standard terms and conditions approved for their individual circumstances by their lawyers. Having terms and conditions in place protects your customers and reduces their premium costs.

**This service is available through you, the broker, as a value add for your customers when they have Zurich Ship Repairers Liability Insurance cover.**

**Please refer to the policy wording for full details of cover and terms and conditions. For more information, contact your Zurich Business Development Manager.**

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