



# Inland Marine

**Local Experts. Industry Leaders.** International Marine Underwriters™ (IMU) specializes in inland marine products\* for targeted classes of business. We deliver creative solutions that fit our customers' unique needs through tailored coverage forms, specialized risk control and claims-handling capabilities. Our inland marine programs can insure property on location, in transit, or property of others in your care.

As a longtime leader in the industry, our exceptional expertise means you will receive tailored coverages to handle your particular risk exposures. And IMU's regional, full-service focus means our network of professionals know the local environment and can respond quickly. Add in financial stability and our strong relationships with local agents and brokers, and you have a comprehensive, dependable inland marine protection that helps you maintain your competitive edge.

## Why IMU?

- ▶ Low minimum premiums
- ▶ \$100,000,000 in-house capacity
- ▶ Admitted paper available in all states
- ▶ Underwriting expertise with quick turnaround time
- ▶ Ability to combine multiple coverages including related property, crime, and auto
- ▶ Ability to manuscript forms and endorsements for unusual risks

**Our solutions are available for a wide variety of classes including, but not limited to:**

- ▶ **Builder's Risks:** new construction and renovation; single shot and master programs
- ▶ **Homebuilders:** tract home developments and custom homes
- ▶ **Contractor's Equipment:** coverage for equipment ranging from dozers, to cranes, to well servicing and drilling rigs
- ▶ **Fine Arts:** including dealers, galleries, museums, private collections and artists; ground-up and excess placements
- ▶ **Motor Truck Cargo Liability:** specializing in small to mid-sized fleets
- ▶ **Transportation:** direct damage coverage for cargo

- ▶ **Difference in Conditions (DIC):** non-hazardous flood and earthquake
- ▶ **Installation:** job specific and floaters
- ▶ **Inland Marine Floaters:** bailees customers, camera floaters, musical instruments and miscellaneous articles floaters
- ▶ **Warehouseman's Legal Liability:** targeting small to midsize warehouses
- ▶ **Rigger's Liability:** liability coverage for equipment being installed while "on hook"
- ▶ **Bailees Customers:** property of others in your insured's care, custody, or control
- ▶ **EDP, Scientific Instruments & Medical Equipment:** any type of specialized mobile or stationary equipment, from computer systems to mobile MRI machines

And more! Call your local underwriter for a tailored solution to meet your insured's needs.

For more information visit [imu.com](http://imu.com) or contact: Taylor Boyd at [tboyd@imu.com](mailto:tboyd@imu.com) or 781.332.8060.

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



IMU. A Member of OneBeacon Insurance Group.

## Five Great Reasons to Put the Power of IMU to Work for Your Inland Marine Clients

1. Our highly specialized inland marine experts know the local market and are empowered to handle most underwriting and claims issues.
2. Our network of claim professionals in more than 150 countries who ensure fair and expedient claim resolution.
3. Our proactive risk control programs focus on preventing losses.
4. Our dedication to working with select independent agents and brokers — including marine insurance specialists and agents who provide all lines of property/casualty coverage.
5. Our financial strength, as affirmed by an A.M. Best rating of A (Excellent).

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### About International Marine Underwriters

International Marine Underwriters is a brand of OneBeacon Insurance Group, Ltd. International Marine Underwriters traces its roots to the early 1900s, and offers a full range of ocean and inland marine insurance solutions. Ocean marine products include, but are not limited to: commercial hull and marine liabilities at both the primary and excess levels; ocean and air cargo with coverage extensions such as inland transit, warehousing and processing; yachts; and several marine “package” products with comprehensive property, auto and liability coverage. Inland marine solutions include builders’ risks, contractors’ equipment, installation floaters, fine arts, motor truck cargo, transportation, miscellaneous articles floaters, warehousemen’s legal liability, and other inland marine opportunities.

\* Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.

### About OneBeacon Insurance Group

OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol “OB.” OneBeacon’s underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon’s solutions target group accident; commercial surety; crop; design professionals; entertainment; environmental; excess property; financial services; healthcare; management liability; ocean and inland marine; programs; public entities; technology; and tuition refund.



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