

# Commercial Marine Package



**Your commercial marine clients are busy navigating the challenges of a highly competitive marketplace.** They look to you to secure the right coverage to ensure that, in the event of a loss, they'll be promptly and fairly restored and operational. International Marine Underwriters® (IMU) can help. As a longtime leader in the industry, our exceptional expertise means your client will receive the right coverages to handle their unique set of risk exposures. Our regional, full-service focus means our network of professionals know your local environment and can respond quickly.



Financial stability and strong relationships with local agents and brokers means we provide dependable protection—helping you maintain your competitive edge.

## Coverage\* Highlights

Our comprehensive package solution provides superior property and liability protection vital to many different marine industries, and includes:

- Marine general liability, including products liability, completed operations and contractual liability
- Real and personal property, including business income/extra expense, and equipment breakdown
- All-risk coverage for piers, wharves, docks and miscellaneous mobile or contractor's equipment
- Hull physical damage
- Hull builders risk
- Protection and indemnity
- Pollution liability
- Marine bailee liability
- Pollution physical damage

## Eligible classes include:

- ship repairers
- passenger vessel operators
- boat builders
- marine contractors
- stevedores
- wharfingers
- terminal operators
- marine artisans



### International Marine Underwriters®

is a brand of OneBeacon Insurance Group that traces its roots to the early 1900s, and offers a full range of ocean marine insurance solutions across North America. 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.

**OneBeacon Insurance Group Holdings, Ltd.** ("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). 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 and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

## Unique Program Features

- Combined single deductible for all liability coverages
- Demurrage coverage available for marine bailee liabilities
- Pollution liability coverage available up to the liability occurrence limit
- Builders risk coverage for commercial vessels and a form designed specifically for private pleasure boat builders
- Combined single deductible available to cap individual deductibles for multiple property exposures
- Pollution physical damage coverage available for covered property up to \$100,000

## Other Coverage Available

- Marine General Liability
  - Hired and non-owned auto liability
  - Employee benefits liability
  - Stop gap liability
- Protection & Indemnity
  - Crew coverage
  - Cargo liability
  - Non-owned vessel
  - Builder's risk
  - Collision and tower's liability

## Superior Claims Service

No matter how much you prepare, claims will happen, and IMU is ready to help. From the initial loss report to claims resolution, our highly dedicated, experienced worldwide network of claim professionals will partner with you to ensure fair and expedient claim resolution.

For more information  
visit [imu.com](http://imu.com) or contact us  
at 212.440.6500.

You can also find us on:



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\*Coverages are underwritten by Atlantic Specialty Insurance Company. 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.