

# ASSOCIATED MARINE UNDERWRITING

Associated Marine is the largest marine insurer in Africa in terms of range and footprint. We insure a wide range of marine risks and also boast a range of technical and reinsurance support services. Whether you own a small private craft or run a multinational company, we have the depth of expertise to cover you.

Our expertise in this unique field of insurance provides us with a meticulous understanding of the risks associated with your business. From ship damage and maritime construction risks, to natural catastrophes and piracy. Our tailor-made cover is designed to protect your business.

## WHY INSURE WITH ASSOCIATED MARINE?

- We are Africa's largest marine insurer in terms of product range and footprint, providing technical and reinsurance support to various African insurers such as Santam Namibia, Botswana Insurance(BIC), Nico, Alliance Insurance and CGSM.
- We have a supreme product offering with tailor-made insurance solutions that cover all modes of transport – by sea, air, road and rail, both locally and internationally.
- We offer a world-class claims service.
- Our global network of specialised surveyors and loss adjusters are skilled in the assessment of loss and the pursuit of recoveries against third parties where required.

## OUR RANGE OF INSURANCE SOLUTIONS INCLUDE:

### MARINE CARGO (includes imports and exports)

- Covers physical loss or damage to all cargo exported and imported around the world.
- Cover extends to insure all transit legs locally and internationally.
- Project cargo can be extended to include delay in start-up under an advanced loss of profit policy.
- We also offer a stock throughput policy, which offers cover from the supplier's factory through to covering all modes of transport, including from storage warehouses worldwide to final delivery.

### HULL (includes commercial, fishing and pleasure craft)

#### Commercial hull

- Cover for fishing vessels, diamond recovery vessels and charter vessels used on a commercial basis.
- You can choose a policy that covers total loss, including various extensions depending on the age and value of the vessel concerned.

### **Pleasure craft**

We offer a wide range of cover for all types of pleasure craft. Our cover takes into account the use of the vessel from inland waterways (i.e. rivers and dams) as well as outland waterways (blue waters), right through to deep-sea fishing and international yacht racing.

Cover can also be extended to include numerous liability requirements.

### **TRANSIT AND RELATED LIABILITIES (includes goods in transit and haulier's liability)**

#### **Goods in transit**

This cover is suitable for clients who need insurance for local transit. This includes shipments by:

- Road
- Rail
- Air
- Sea

This specialised section can also be extended to include warehousing as stock throughput section.

### **Haulier's liability (transporters)**

These policies are suitable for hauliers that are responsible for moving cargo and who might not necessarily own the goods that are being transported.

#### **This provides cover for:**

● Goods in the care, custody or control of a carrier, either under contract or under common law. This section is set up to cover the risks associated with loss or damage to the cargo.

● Cover varies from limited to total loss; through to full cover with extension clauses depending on the client's requirements, age of vessels, values, etc.

### **MARINE LIABILITIES**

Marine liabilities covers you in the event that you or your employees are held legally liable in the following instances:

- Ship repairer's liability
- Container's liability
- Marina operator's liability
- Boat building liability
- Stevedore's liability
- Charterer's liability

- Freight forwarder's liability
- Warehouse liability

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