

# HULL SOLUTIONS UK REGIONS

## GIVE YOUR CUSTOMERS THE RIGHT COVER FOR THEIR VESSELS

Hull Solutions is specifically designed for a broad spectrum of businesses who own or operate commercial vessels, provides multiple cover solutions and it does not incorporate any Institute Clauses within the wording.

We've listened to our brokers and customers and responded to the request for a plain English Hull policy written on an All Risks basis as a clear and effective alternative to Marine Hull policies that refer to 'Institute Clauses', which can be difficult for non-specialist brokers to decipher.

### STANDARD COVER

- Physical loss or damage to any insured vessel including such vessel's hull, machinery, permanently fixed equipment, apparatus, parts, removable gear and/or equipment, tender and/or trailer
- The cost of inspecting the bottom of any vessel following a grounding whether damage is discovered or not
- Sue and labour costs
- Removal of debris
- Crew wages, provisions and diversion expenses
- Reasonable additional costs to eliminate or control an outbreak of infectious disease.

### OPTIONAL COVER

- Liability to third parties for property damage and bodily injury occurring whilst the vessel is afloat on or navigating any body of water, in drydock or on land
- Legal costs
- Removal of wreck
- Fines and penalties
- Life Salvage payments.

## TYPES OF VESSELS

- Craft operating on inland and coastal waters of the UK such as workboats, tugs, barges, supply boats, research vessels, cargo vessels, passenger ferries / vessels, windfarm support vessels, dive support vessels, RIBS, pollution control craft and smaller harbour craft
- Ocean going (blue water) hull trading internationally: cargo vessels / bulkers, workboats, tugs, dive support and crew transfer vessels.

## TYPE CUSTOMER

- Tug and harbour operators
- Surveying companies
- Councils
- Boating clubs
- Universities, colleges and schools
- Police, fire and water authorities
- Public and private tourist/sightseeing operators
- Engineering companies
- UK based commercial vessel builders
- Ferry operators
- Cargo vessel owners and operators
- Windfarm, oil and gas industry support
- Workboat operators
- Inshore fishery and conservation authorities
- Environmental service companies
- Commercial boat yards

## SWEET SPOTS

Examples of where we have a particularly strong appetite, are actively targeting, and have been found to be at our most competitive:

- Working craft with a gross tonnage of less than 5,000 tonnes
- Inland and coastal craft
- Research and survey vessels
- Windfarm, oil and gas industry support.

## OTHER MARINE PRODUCTS FROM RSA

With extensive Underwriting knowledge and experience of the Marine industry, RSA Marine offers solutions for other classes of Marine business such as:

- Freight Liability
- Marine Trades
- Marine Liabilities
- Ports and Terminals
- Marine Cargo
- Stock Throughput
- Maritime Equipment

You can find out about our full range of products at [www.rsabroker.com](http://www.rsabroker.com)

## CLAIMS PAID PROMPTLY

- Prompt settlement of every claim and timely payments to ensure your clients can keep moving.
- International network of claims agents representing us across the globe, making sure if something does go wrong, we have local support to keep your clients business moving.
- Dedicated in-house Recoveries and Risk Management team able to provide advice and guidance through any aspect of your policy or claim.

## DID YOU KNOW?

We have six key benefits when trading with RSA:

1. NEW, REFRESHED, EASY-TO-TRADE PRODUCTS
2. ATTENTIVE SERVICE AND RESPONSIVE TURNAROUND TIMES
3. STRONG REPUTATION FOR FAIR CLAIMS
4. FINANCIAL STRENGTH AND HERITAGE
5. A COMPREHENSIVE RANGE OF PRODUCTS
6. ACCESS TO UW, CLAIMS AND RISK MANAGEMENT EXPERTS

## CONTACT US

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## FREQUENTLY ASKED QUESTIONS

Is cover on Hull Solutions wider or more restrictive compared to the Institute Time Clauses?

Hull Solutions has been designed to match the cover provided on Institute Time Clause CL312 – Ports Risks including Limited Navigation. There are differences for which a separate document has been created and is available on request.

Why is war cover excluded?

Full war cover is typically provided for ocean going vessels that navigate the world. Hull Solutions is primarily aimed at vessels operating on inland and coastal waters of the UK and our research indicated that full war cover was not a consideration for clients. However, cover for derelict weapons of war is provided as standard and full war cover can be considered on a 'case by case' basis.

Can cover be provided for private & pleasure use of the vessel?

Yes depending on the nature of the use and on request.

Why is towing and the carriage of any person for reward noted as an "excluded activity" yet tugs and passenger ferries/vessels are listed in your appetite guide?

We can indeed provide cover for tugs and passenger ferries/vessels. However, these risks require careful underwriting and investigation of your client's exact cover requirements. For these reasons, we prefer to discuss and tailor your client's needs and obligations to ensure they get the cover they require.

Does Hull Solutions comply with the Insurance Act 2015?

Yes it does. There is a General condition within the policy that confirms the policy is interpreted with the provisions of the Insurance Act 2015.

How does 'Removal of debris' differ from 'Removal of wreck'?

Hull Solutions differs from the Time Clauses in that cover on land (British Isles) is provided as standard.

Removal of debris (Section 1 – Vessels) covers the costs of removing, clearing and/or disposing of the vessel should the vessel be damaged on land.

Removal of wreck (Section 2 – Third Party Liability) covers the costs of raising, removing and/or disposing of the wreck of the vessel in the event of stranding, grounding or abandonment.

Is Collision Liability and P&I covered?

Yes, these are covered under the Third Party Liability Section.

Is loss of profits / business interruption cover available?

We do not automatically provide cover for loss of profits or business interruption, but we can consider these on request.

Can we change the Sub-limit in the policy if it doesn't fit the needs of the client?

Yes, all limits under the policy may be increased if required at an additional cost.

Can Third Party Liability cover be extended to provide EL/Crew liability, pollution or cargo cover?

No. Our cover has been designed to broadly match the cover provided on the 'Institute Time Clauses CL312 – Ports Risks including Limited Navigation'. For specialist covers such as these a separate P&I policy is required. We are happy to obtain quotes from Lodestar (underwritten by RSA) for these risks, providing clients with full cover proposition.