

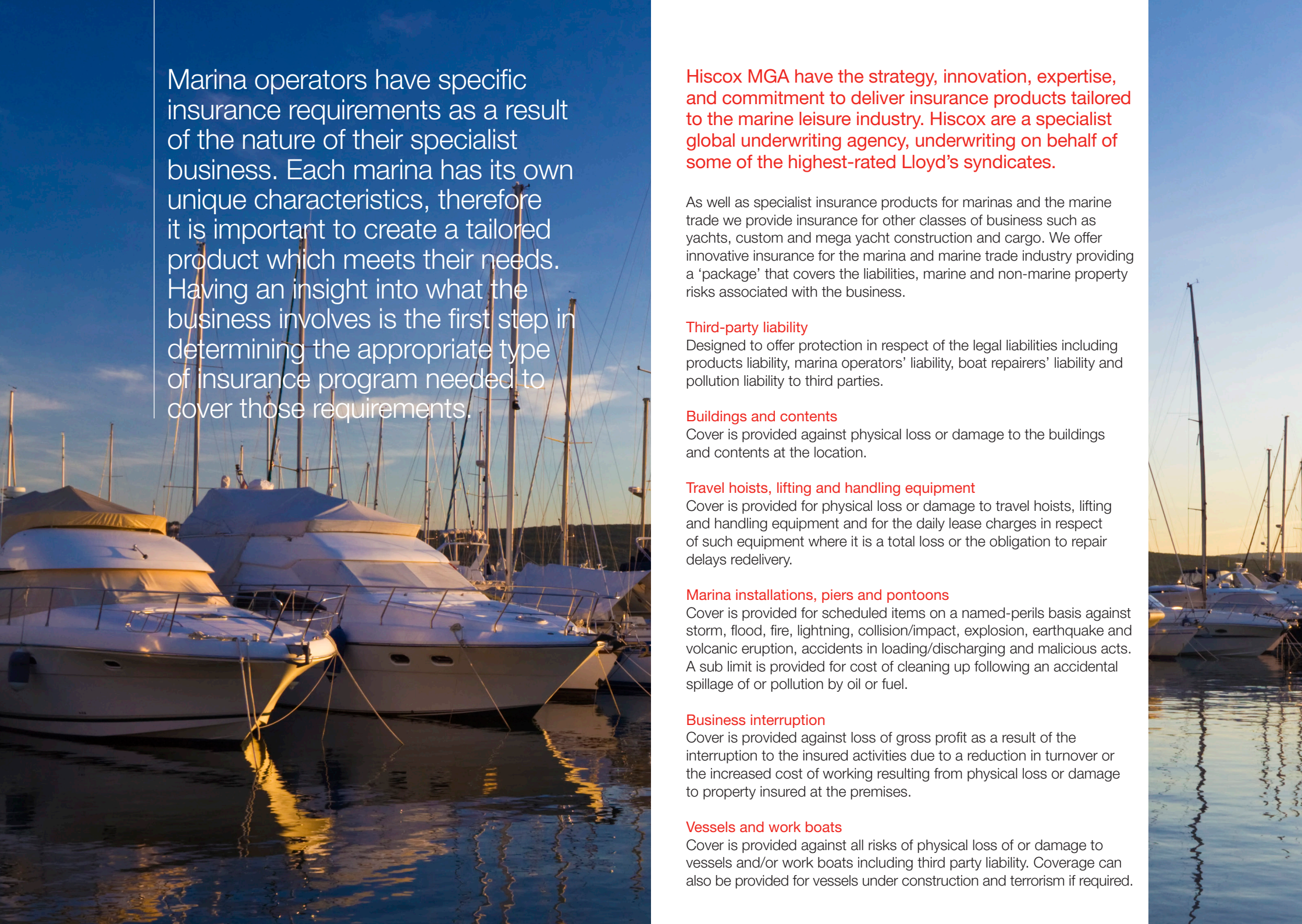
MARINASURE


HISCOX MGA

Marinasure

Insurance for marinas, yacht clubs, refit and repair yards, storage facilities, yacht construction risks and conversions





Marina operators have specific insurance requirements as a result of the nature of their specialist business. Each marina has its own unique characteristics, therefore it is important to create a tailored product which meets their needs. Having an insight into what the business involves is the first step in determining the appropriate type of insurance program needed to cover those requirements.

Hiscox MGA have the strategy, innovation, expertise, and commitment to deliver insurance products tailored to the marine leisure industry. Hiscox are a specialist global underwriting agency, underwriting on behalf of some of the highest-rated Lloyd's syndicates.

As well as specialist insurance products for marinas and the marine trade we provide insurance for other classes of business such as yachts, custom and mega yacht construction and cargo. We offer innovative insurance for the marina and marine trade industry providing a 'package' that covers the liabilities, marine and non-marine property risks associated with the business.

Third-party liability

Designed to offer protection in respect of the legal liabilities including products liability, marina operators' liability, boat repairers' liability and pollution liability to third parties.

Buildings and contents

Cover is provided against physical loss or damage to the buildings and contents at the location.

Travel hoists, lifting and handling equipment

Cover is provided for physical loss or damage to travel hoists, lifting and handling equipment and for the daily lease charges in respect of such equipment where it is a total loss or the obligation to repair delays redelivery.

Marina installations, piers and pontoons

Cover is provided for scheduled items on a named-perils basis against storm, flood, fire, lightning, collision/impact, explosion, earthquake and volcanic eruption, accidents in loading/discharging and malicious acts. A sub limit is provided for cost of cleaning up following an accidental spillage of or pollution by oil or fuel.

Business interruption

Cover is provided against loss of gross profit as a result of the interruption to the insured activities due to a reduction in turnover or the increased cost of working resulting from physical loss or damage to property insured at the premises.

Vessels and work boats

Cover is provided against all risks of physical loss of or damage to vessels and/or work boats including third party liability. Coverage can also be provided for vessels under construction and terrorism if required.

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Custom and mega yacht construction

We also offer a specialist facility for custom and mega yacht construction, refit and conversion, that provides coverage under institute clauses for builders' risks and can include sea trials. Coverage can be extended to include owner-supplied equipment or fittings.

Our specialist facility for custom and mega yacht construction can accept risks up to \$100,000,000 and up to 36 months in period, with higher limits available. A monthly schedule of values is required and forms the basis of the policy as the value increases and avoids any ambiguity over insured value. Building yards are subject to risk management surveys with particular attention paid to sub contractors.

Commercial marine liability and professional indemnity

We are proud to offer a brand new product for Hiscox MGA that was launched in September 2015. This facility was created to complement our Marinasure product but it is aimed more at commercial marine businesses as opposed to the leisure industry. We are able to offer cover for (but not limited to); ship repairers' legal liability (SRLL), commercial general liabilities (CGL) and race organisers' liability up to a limit of \$25,000,000.

Professional indemnity for all marine related businesses

Working alongside our commercial liability facility our new PI cover is aimed to offer cover to a broad range of marine businesses from yacht/build managers to marine surveyors and consultant, to help protect their financial liabilities, should a claim be made against. We can offer limits up to \$10,000,000.

Contact us

To find our more information, or to discuss your requirements, please contact:

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