



Charterers' Liability



Why buy Charterers' Liability cover?

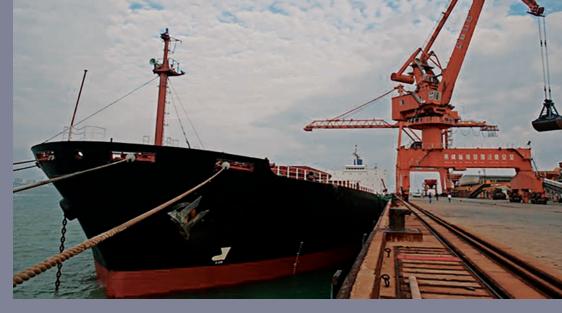
Whilst protecting yourself with Charterer's Liability insurance is optional, there are a number of compelling reasons why you would be well-advised to do so. For example:

- Relying on the operational excellence of others is no guarantee that you will not be exposed to expensive claims.
- 50% of cargo damages are caused by cargo handling for which the Charterer often is ultimately liable.
- 20% of pollution claims are either caused by cargo being shipped or during bunkering for which the Charterer might be held liable.
- 70% of hull damage claims occur in port.
- Under many jurisdictions a Charterer is often considered to be a carrier with corresponding responsibilities and liabilities.
- Litigation is becoming increasingly common in our society and in the event of an incident the chances of facing third-party liability actions are high.
- Last but not least: even if you are not liable for a particular case you may still be held liable, and defending yourself against such claims can be very expensive.

What liabilities can I face?

The key risks you face as a Charterer include:

- Loss of or damage to the chartered vessel including damage caused by stevedores, an unsafe port or berth, or use of the wrong fuel.
- Loss or damage to cargo.
- Other marine liability risks including death, injury or illness suffered by the crew or third parties, collision, pollution, salvage or fines.



We also cover your risks and liabilities in respect of:

Marine Defence (FDD)

This option covers legal costs of defending a dispute arising from Charter Parties and other contracts, e.g. with bunker suppliers and stevedores.

Cargo Owners' Legal Liability

While Charterers' Liability provides cover for liabilities in your capacity as a Charterer, this insurance covers legal liabilities to third parties in your capacity as owner of the cargo carried.

Tailor-made additional covers

Every situation is different and when standard Charterers' Liability is not enough, we offer a wide range of additional covers like War, Bunker, Freight and Kidnap & Ransom insurance to ensure you are fully protected.

We cover Charterers' risks and liabilities in respect of:

- Loss of or damage to cargo
- Damage to hull
- Death and personal injury
- Collision
- Fines
- Pollution
- General Average
- Wreck removal
- Quarantine costs

We offer:

- A truly tailored Charterers' Liability insurance to bring peace of mind
- Easy extension to include MultiModal Liabilities
- Fixed premium based on your activities rather than a 'one-size-fits-all' generic approach
- Limits up to USD 1 billion
- 24/7 claims service, including an emergency response team
- Client Services Desk available for all clients

Contact one of our offices:

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More info charterers@MSAmlin.com

Why should I choose Charterers' Liability insurance from MS Amlin?

Why choose MS Amlin? Because, in today's complex world, you need insurance that precisely meets your requirements. At MS Amlin, we tailor all our policies to suit you. As a result, you can be confident of cover that is thoroughly sound – whatever your circumstances.

In detail, when you choose MS Amlin, you get:

Experience and expertise

With their in-depth product knowledge, our teams of underwriters and claims handlers always look for the most intelligent solution for your situation.

A client-centred approach

We place you at the centre of our work, developing propositions that are fair, relevant and useful.

Long-term relationships

We focus on the long term and like to establish lasting relationships with both insureds and intermediaries.

Comprehensive product offerings

We offer a full range of products for all your marine insurance needs, making the business of buying insurance simple and efficient, giving you peace of mind that your assets and liabilities are protected.

Easy access

Our communication lines are short: you deal directly with our underwriters.

Speed and effectiveness

We respond quickly and effectively in the event of a claim, doing our utmost to get the right outcome for your business.

Financial strength

With A-ratings from Moody's, Fitch, Standard & Poor's, A.M. Best and Lloyd's, and with the financial support of the MS&AD group, the eighth-largest non-life insurer in the world, we have impeccable financial credentials, so you can be confident we will be here if you need us.

We look forward to working with you

MS Amlin, your trusted compass.

Our Marine & Aviation business is built on technical expertise, superb service and a commitment to deliver commercial value for you, through lasting relationships.

We provide continuity across an extremely broad range of trades and sectors. We specialise in complex, challenging risks that require innovative solutions. Our service brings together nine product lines, with experts who can make the decisions necessary to safeguard your interests.

Think of us as your compass in the world of marine insurance – reliable, trustworthy and always ready to provide guidance in rough waters.

Never leave without us!



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