

Designed for a broad spectrum of businesses working within the Marine Trades industry. Providing multiple cover solutions that benefit from using the same expertise and underwriting staff.

INNOVATIVE PRODUCT PACKAGE

As a market-leading and award-winning Insurer, we are constantly refreshing our delivery and products to make it easier for you to do business with us. We've listened to our brokers and customers and updated our previous Marine Trades Alliance product.

COVER

Our Marine Trades Solutions product includes cover for:

- Third Party Liability.

With an option to cover the following policy sections if required by the customer:

- Property
- Insured Handling Equipment
- Builders Risks
- Business Interruption
- Vessels.

BENEFITS

Our Marine Trades Solutions product:

- Is written in plain English with clear and concise extensions, conditions and exclusions
- Does not refer to London Market wordings or clauses, so there's no need to check multiple documents to determine cover levels – just the policy wording and schedule
- Is flexible and can be tailored to suit the requirements of your customers
- Provides property liability classes 'under one roof'
- Is supported by specialist underwriting and claims teams.

STRENGTHS AND APPETITE

With UK and global underwriting experience, RSA is capable of writing most Marine Trades businesses, including such activities as:

- Wet and dry marinas
- Vessel storage operators
- Vessel repairers and builders
- Pontoon and marina equipment manufacturers and installers
- Boat dealers
- Yacht clubs
- Chandlers and maritime equipment suppliers
- Small fishing harbours
- Skippered charter boat rental operations
- Harbour commissioners
- Marine contractors and engineers.

Specialist risks, simple solutions

Marine Trades Solutions provides extensive cover and a simple solution to specialist risks. It streamlines the broking process and gives reassurance to both brokers and customers.

Part of a bigger picture

RSA Marine has specialist and dedicated underwriting and claims teams with a wealth of experience across the globe. RSA Marine provides you with access to decision makers, something that is key to keeping your customers moving in the event of any problems.

Our local Marine Development Managers provide you with ongoing support and training as required, and our award-winning risk management team is on hand to identify, analyse and mitigate risks.

In short, RSA has a long heritage of offering global coverage with regional strength and local contacts.

OUR WORDING

We provide solutions to the main risks marine trades businesses are exposed to.

Purchase of the following policy section is standard.

Third Party Liability

Cover for the Insured's legal liability for:

- Bodily injury and
- Damage to third party property.

Optional further cover:

Property

Cover for loss of, or damage to buildings, contents, stock and/or marine installations. Automatic extensions for:

- Goods in transit within the British Isles, including tools and materials temporarily removed from a vehicle
- Loss of money, including personal injury as a result of robbery whilst carrying money.

Standard limits are available but with the option to increase further.

Insured Handling Equipment

Cover for loss of, or damage to handling and lifting equipment such as cranes, travel lifts, forklifts, boat hoists etc.

Builders Risks

Cover for vessels under construction from keel being laid all the way through to delivery to the customer or into stock.

Cover for:

- Loss of, or damage to the vessel under construction
- The Insured's legal liability for:
 - Bodily injury and
 - Damage to third party property arising whilst the vessel is afloat.

Business Interruption

Cover for loss of revenue and/or increased cost of working arising from an interruption to the Insured's operation following:

- Damage to property, handling equipment, vessels or vessels under construction – but only where cover for such material damage is provided under the policy
- Interruption of utility supply
- Blockage of a berth, quay or approach channel
- Prevention of land access.

Vessels

Cover for vessels owned or operated by the Insured.

Cover for:

- Loss of, damage to the vessel
- The Insured's legal liability for:
 - Bodily injury and
 - Damage to third party property arising whilst the vessel is afloat.

Employers Liability

Cover for the Insured's legal liability for damages in respect of bodily injury to any Employee.

Bespoke Solutions

We are confident that our Marine Trades Solutions product is an effective way of dealing with your clients' needs. We also recognise that some customers may require a more bespoke solution, and we give consideration to any specialist cover requirements.

Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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WHY RSA?

We have a proud heritage of over 300 years and our Marine proposition is far more extensive than just this product. We have a global capability to provide solutions for all your customers' Marine needs and requirements.

Financial Stability

We're a financially stable company. We provide insurance and risk management to a significant number of FTSE 100 companies, across a well-balanced portfolio.

Plain English

As a market-leading and award-winning insurer, we at RSA are constantly refreshing our delivery and products to make it easier for you to do business with us – outlining all we do in plain English.

Fair claims paid promptly

RSA advocates the prompt settlement of every claim and we aim to make timely payments to ensure your clients can keep moving.

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:

- Marine Cargo
- Stock Throughput
- Freight Liability
- Ports and Terminals
- Hull
- Maritime Equipment
- Aquaculture.

Find out more at www.rsabroker.com.

In addition, RSA Marine also has online capabilities for Cargo, Haulage and Own Goods.

Find out more at www.rsaonline.rsagroup.com.

HERE TO HELP

If there's anything you need to know, we're here to help. Contact our specialist who will be able to give you the answers you need.

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