



H. Savy Insurance Co. Ltd.

MARINE INSURANCE POLICY

Our Marine Insurance Policy is designed to cover Marine Cargo, Marine Hull, Protection and Indemnity. Your vessel will be covered even if it is being used as landing craft, hire craft, fishing boat and pleasure boat or to carry goods and merchandise.

- **Marine Cargo**

Provides cover for goods or merchandise for both imports & exports. It covers loss or damages caused by any insured perils, including collision, storm or theft during the course of transit either by sea or air including inland transit from the time the goods leave their place of origin to the time they arrive at their destination.

- **Marine Hull**

Provides cover for hull and machinery, equipment and fittings including collision and third party liability.

- **Protection & Indemnity (P&I)**

Working with leading Reinsurance Brokers, H Savy Insurance Co Ltd provides comprehensive, flexible and dynamic P&I cover appropriate to each individual ship owner's needs.

The basic elements of P&I cover include:

- Insurance cover for crew, passengers or others
- Collision liabilities
- Liability for damage to or loss of property
- Tonnage liabilities
- Wreck removal liabilities
- Cargo liabilities
- Pollution liabilities

We can also arrange additional cover such as non-standard P&I cover including:

- Liabilities arising under indemnities and contracts
- Extended tonnage liabilities such as loss of or damage to the object being towed and its cargo
- Contractual wreck removal liabilities
- Specialist operations risks arising from activities such as dredging, cable laying, pile driving
- Liabilities associated with a salvage or wreck removal operation
- Naming and waiving of subrogation rights in favour of charterers and other co-insured parties
- Freight, demur-rage and defence
- Crew Personal Accident (PA) for yachts

* *Certain terms, conditions and exclusions are applicable*

Other policies on offer by H.S.I

- Householders
- Travel
- Personal Accident/Group Personal Accident
- Fire & Special Perils
- Contractor's All Risks
- Mobile Contractor's Plant
- Business Interruption/Loss of Profit
- Employer's Liability
- Group Personal Accident
- Group Travel
- Goods in Transit
- Plate Glass
- Machinery Breakdown
- Deterioration of Stock
- Professional Indemnity
- Cash Insurance
- Fidelity Guarantee
- Public Liability
- Bond
- Aviation
- Medical



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