The sea has always been the key to economic success worldwide, offering a means of both exploration and transporting cargo.

International trade is the lifeblood of the worldwide economy. As new technologies are developed, new maritime risks arise. That's why it's critical to have an expert who understands those risks as a partner. Starr Insurance Companies offers a complete suite of tailored and varied offerings. As experienced, reliable and recognized providers of marine insurance products and services to the commercial shipping and transportation and related industries, Starr Insurance Companies hallmark is our significant and long-standing presence in the global marketplace.

### Target Risks

**Ocean Cargo**
- Importers
- Exporters
- Distributors
- Multinational Accounts
- Stock Throughputs including Retail Stock Throughputs
- Finished Goods
- Bulk Commodities
- Raw Materials
- Project Cargo including Delay in Start Up
- Medical Products & Equipment
- Industrial & Farm Equipment
- Apparel
- Logistics Providers

**Marine Liability – Primary, Excess, and Bumbershoot**
- Marine Contractors
- Marine Cargo Terminals (dry & liquid)
- Shipyards – repair and new build
- Marine Product Manufacturers
- Boatyards
- Boat Builders
- Marinas (Excess Marine only)

**Hull**
- Hull & Machinery and Protection & Indemnity
  - Tugs, Barges & Towboats
  - Police and Fire Boats
  - Offshore Supply Vessels
  - Tour Boats
  - Ferries
  - Research and Oceanographic Vessels
  - Workboats
  - Tenders and more
- Hull Builders Risk
  - Commercial shipyards
  - Vessel owners
- Maritime Employer’s Liability
  - Marine Contractors
  - Ship Repairers
  - Fishery Observers
  - Catering Companies

### Coverages Available

**Ocean Cargo**
- All Risk coverage of physical loss or damage from an external cause
- Foreign Domestic Inland Transit
- Warehousing & Processing Coverage
- Errors & Omissions Coverage for Freight Forwarders
- Tax Liability
- Voyage Frustration
- Consequential Loss
- Multi-National Controlled Cargo Programs
- Cargo Legal Liability
- General Average Contributions
- Project Cargo including Delay in Start Up

**Marine Liability**
- Commercial Marine Liability for the operations, contractual liabilities and products / completed operations liability exposures of maritime operators
- Ship Repairers’ Legal Liability offers Ship Repairers Coverage for liability arising out of the care, custody and control of vessels under repair by the policyholder
- Terminal Operators’ Legal Liability insures terminal and port operators for liability arising out of care, custody and control exposures
- Charterer’s Legal Liability insures Vessel Charterers’ Liability for bodily injury and property damage assumed under a charter party.
- Stevedores’ Legal Liability gives Stevedores Care, Custody and Control Coverage for damage to non-owned vessels and cargo while loading or unloading
- Wharfingers’ Legal Liability provides Bailee Liability Coverage to operators of commercial piers and wharves
- Excess Marine Liability (including Bumbershoots) allows for limits beyond those provided by the primary Marine Liability program

**Hull**
- Hull & Machinery: insures vessel owner / operators for physical loss of or damage to scheduled vessels
- Hull Builders Risk: insures builders and/or owners against physical loss or damage to vessels while they are being built
- Builders Risk Protection & Indemnity for trial trips and can be extended to cover delivery trips
- Protection & Indemnity:
  - Insures vessel owners’ and operators’ liabilities for loss of or damage to third-party property
  - Injury to or death of crewmembers and third-parties
  - Removal of wreck
- Maritime Employer’s Liability: insures employers for liabilities incurred under the Jones Act as a result of their employees carrying out their duties on board non-owned vessels
Limits Available

- Up to $100,000,000 for all Marine classes

Deductibles

- Various options available

Loss Control

- Worldwide Network available 24/7 to assist with risk management initiatives:
  - Port Analysis / Audits
  - Vessel Inspections
  - Load & Stow Surveys
  - Hurricane Preparedness
  - Carrier Selection review and analysis
  - Imminent Danger – Emergency Response Plan
- Worldwide Partners:
  - Logistics and Supply Chain Experts
  - Licensed Mariners and Engineers
  - Law Enforcement Personnel
  - Qualified Marine Surveyors
  - Fire Safety Inspectors
  - Security Consultants

- Carrier Selection and Vetting:
  - It is imperative; both from a security and a safety standpoint, that transportation providers are well qualified to carry a particular load
  - Before entrusting a carrier with cargo, it is important to ensure that each carrier has the proper training and practices in place to safely carry that cargo
- Route Studies and Trip Planning:
  - Prudent carrier will have a record of practices, ranging from utilizing new, well-maintained vessels to ensuring that truck transits have the necessary road permits, height and weight clearances, and escorts
- Packaging and Handling:
  - The first line of defense against transit damage will always be the proper application of packaging
  - Maintaining an up-to-date protocol for both ensures that cargo is protected as well as can be during transit

Reach out to Starr or visit starrcompanies.com/insurance/marineoverview

Contact our Marine department at Marine@starrcompanies.com

Coverages herein are underwritten by Starr Indemnity & Liability Company, Starr Insurance & Reinsurance Limited, Starr Specialty Insurance Company, Starr Surplus Lines Insurance Company, Starr International (Europe) Limited, Starr Syndicate Limited at Lloyd’s of London, Starr International Insurance (Asia) Ltd., Starr Property & Casualty (China) Company, or Starr International Insurance (Singapore) Pte., Ltd. “Starr Insurance Companies is a marketing name for the operating insurance and travel assistance companies and subsidiaries of Starr International Company, Inc. and for the investment business of C. V. Starr & Co., Inc. and its subsidiaries. The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes only and does not provide any guidance regarding specific coverage available or any claim made thereunder. Any policy described herein will contain limitations, exclusions and termination provisions. Not all coverages are available in all jurisdictions. For costs and complete details of specific policy coverage, please contact an insurance professional by sending an email to the address provided above.

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