BHSI

BERKSHIRE HATHAWAY SPECIALTY INSURANCE

Marine Products Guide

Minimum Premiums are a guide only

Cargo - Typical min premiums $2,500

- Traditional inland cargo or import/export. Cover for goods whilst being transported.
- Stock throughput. Cover for goods from beginning of journey to conclusion including static risks (eg grain stores/warehouses)
- Carriers Goods in Transit (Good Will Comprehensive Cover) and Carriers Liability. Covers damage to goods being transported by a carrier for which they are responsible.
- Project Cargo including DSU (delay in startup). Capacity for smaller projects. Follow capacity for larger projects.

Contractors Plant & Equipment - Typical min premiums $2,500

- Cover for asset schedules of "yellow metal" which can also include incidental motor (heavy & light). Excavators, dozers, drill rigs, tippers, Utes, etc. Top target occupations are plant hire companies, mining (including coal & metals), construction, civil, earthworks, roadworks and landscapers.

Equipment Floater (General Property) - Typical min premiums $2,000

- 'Floating' cover (moves with the equipment e.g. while at depot, in transit, on jobsite) for mobile business equipment/assets. Anything from electronic / media equipment to musical instruments, props/sets/costumes/staging/lighting for theatre shows, surveying equipment, medical equipment, civil contractors equipment, tools of trade, and equipment hire businesses. Cover equal to or better than the other main carrier in this space and can be customised.

Marine Liability - Typical min premiums below

- Logistics Liability – ideal for a business with multiple services in a supply chain. For transport and logistics operators. Covers PL, Carriers Liability/Warehousemen's Liability, Stat liability and E&O. Min premium $15k
- Customs Broker and Freight Forwarders Liability. Min Premium 10k
- Cargo Terminal Liability. For terminal operators, stevedores, container freight stations.
- Port Operators Liability. For port operators both landlord and tenanted/operational. Min Premium 25k

Commercial Hull - Typical min premiums $2,500

- Appetite for tugs, general workboats, pilot boats, dumb and powered barges, tourist/charter craft, offshore supply, dredges and cargo vessels. Vessels owned, managed and operated in Australia & NZ including P&I and passenger liabilities (up to 30 pax any one vessel).

Marine Equipment and Subsea - Typical min premiums $20,000

- This is for damage to marine and susea equipment whilst in transit, in storage, whilst topside aboard vessels or whilst operational underwater.
- Appetite for Geo-techinical equipment, diving equipment, remotely operated vehicles, trenchers, ploughs, carousels, winches, a-frames and lay systems. Tidal and Wave energy equipment, bouys, submarines (tourist and leisure), ocean bottom seismic nodes, aquaculture equipment (exc pontoons).
- Industries – dive contractors, offshore service contractors, marine alternative energy providers, Universities and Colleges, Government entities, aquaculture industry, oil and gas exploration, seabed mapping, climate change monitoring, environmental safety/pollution control, subsea mining.

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