



**WEST.**

**EXTENDED**

# Introduction

The West of England helps meet Members' operational requirements by offering additional insurance products which complement normal P&I cover.

The West of England offers a number of core products - Mutual, Fixed, Charterers, Defence and Offshore – which provide Members with comprehensive protection against a wide scope of liabilities they might face and, by virtue of the Club's membership of the International Group of P&I Clubs, unparalleled limits of cover.

But occasionally a Member may need to engage in activities or contract on terms which fall outside of normal Club cover and the Club helps meet its Members' operational requirements by offering a wide range of extended covers. Designed to complement normal cover, they are fully flexible and able to be tailored to meet a Member's precise requirements.

All of our insurance products are backed by the West of England's outstanding service, delivered by our global service teams located in London, Piraeus, Singapore, Hong Kong and New York providing dedicated underwriting, claims and loss prevention service to Members.



# Extended Covers

We provide a wide variety of extended cover products to assist our Members. Various limits are available by negotiation and our in-house specialists work with Members to identify where additional cover may be required to help design a bespoke insurance solution.

An overview of the various extended covers is provided here but Members are encouraged to contact one of our underwriting team in order to discuss their precise requirements.

## Extended Crew Cover

Provides cover for liabilities which fall outside of normal P&I cover, such as where crew employment contracts have levels of compensation in excess of industry limits, crew are engaged in activity outside the operation of the vessel (e.g. shore training) or liability as a charterer in relation to their own personnel on board.

## Crew Familiarisation Cover

Provides cover for crew liabilities where crew are on board a vessel either prior to purchase/delivery or after it has been sold and where it is not currently entered with the Club.

## Third Party Shipmanagers MLC Cover

Provides cover for protects an assured who is an independent, third party shipmanager against their obligation to reimburse the Club for any uninsured MLC liability where the Member – their principal – fails to meet their obligations.

## Extended Cargo Liability Cover

Provides cover where Members are obliged to contract on terms less favourable than Hague or Hague Visby Rules, as well as for other cargo-related liabilities which fall outside normal P&I cover such as issuing ad-valorem bills of lading or the carriage of rare and valuable cargo.

## Deck Cargo Cover

Provides cover for liabilities arising from the carriage of cargo on deck which fall outside of normal P&I cover, such as where cargo is carried on deck against a bill of lading without a suitable liberty clause or where deck stowage has not been agreed by the shipper and stated on the bill.

## Deviation Cover

Provides cover for liabilities to cargo interests where a vessel deviates from her contractual voyage for reasons which are deemed to be unreasonable and a breach of the contract of carriage.

## Towage Cover

Provides cover for liabilities for towage by or of an entered vessel on terms which fall outside of normal P&I cover, including liability for damage or loss of the tow and liability for pollution from or wreck removal of the tow for those vessels engaged in towing and contracting on non-standard terms for non-harbour towage for those vessels being towed.

## Specialist Operations Cover

Provides cover for liabilities that arise where the vessel is engaged in specialist operations, which might typically include maintenance and construction projects, pipe and cable laying, dredging, pile driving and dive-support.

## Extended Contractual Liability Cover

Provides cover for contractual liabilities which are voluntarily assumed by way of contract where vessels may be engaged in activities such as construction projects and operating in an environment where typical contracting terms involve a specific apportionment of risks between the parties.

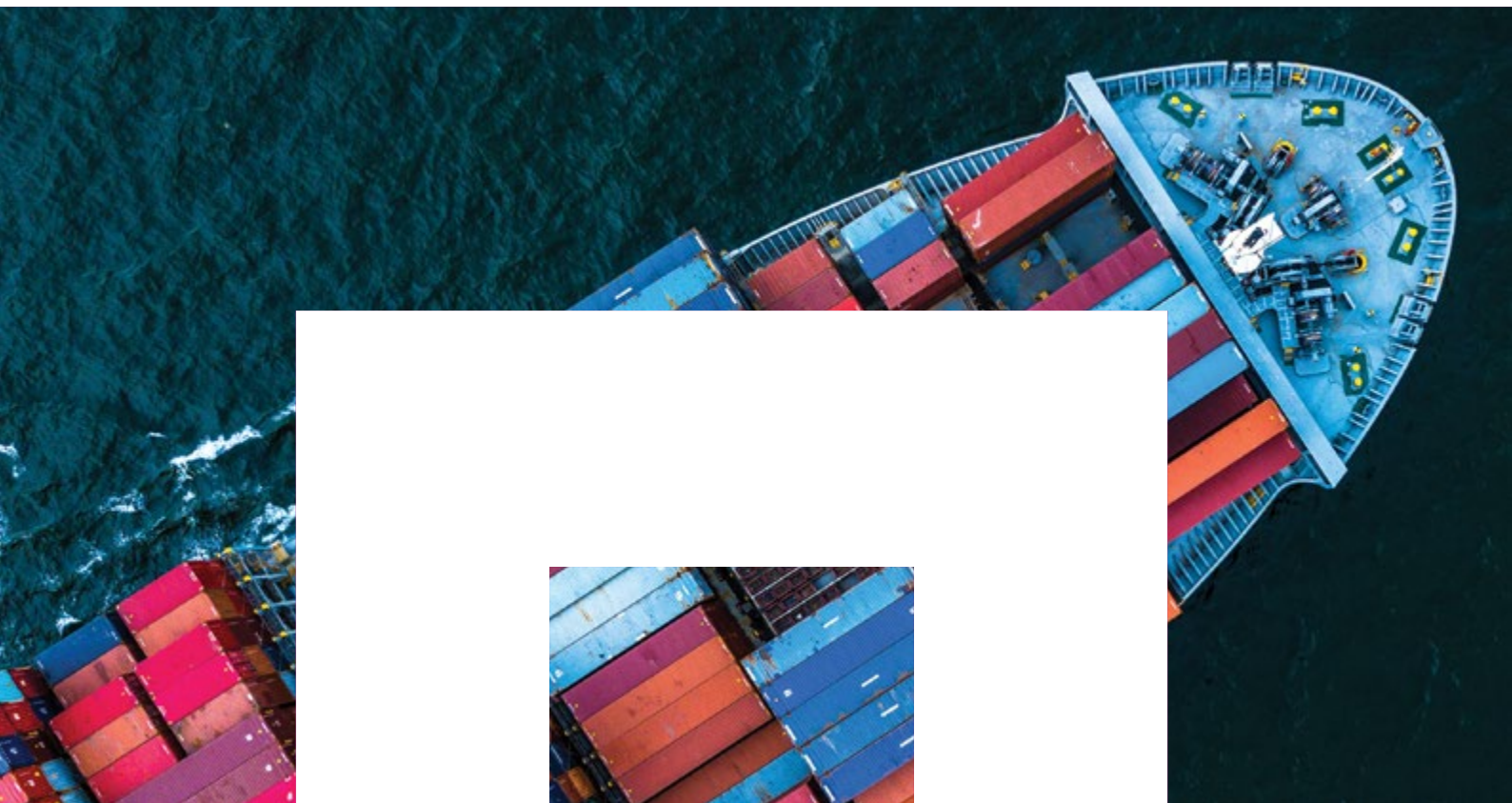
# Why West of England?

The West of England is a leading insurance provider to the global shipping industry, combining financial strength with outstanding service to help its Members meet the continually evolving liability environment in which shipowners, operators and charterers operate.

We also safeguard and promote our Members' interests in many other areas of their business. We believe that protection for our Members is as important as the indemnity insurance we offer. To provide both we are responsive to our Members' needs and proactive in looking after their interests, enabling them to more easily achieve their business goals.

## Our strengths

- An international Club with a global membership
- A worldwide office network providing dedicated underwriting, claims and loss prevention service to our Members
- Rated A- by Standard & Poor's
- A Member of the International Group of P&I Clubs



# Global Coverage

Providing localised services to the world-wide membership.



## 1. Registered office

31 Grand-Rue  
L-1661 Luxembourg  
G.D. Luxembourg  
T +352 4700671

## 2. UK (London)

One Creechurch Place  
Creechurch Lane  
London EC3A 5AF  
T +44 207 716 6000

## 3. Greece (Piraeus)

Akti Miaouli 95  
1st Floor  
185 38 Piraeus  
T +30 210 4531969

## 4. Hong Kong

1302 China Evergrande Centre  
38 Gloucester Road  
Wanchai, Hong Kong  
T +852 2529 5724

## 5. Singapore

77 Robinson Road  
Level 15-01, Robinson 77  
Singapore 068896  
T +65 6403 3885

## 6. USA (New York)

1350 Avenue of the Americas  
2nd Floor, New York  
NY 10019  
T +1 917 733 2584

## Contacts

Full contact details for the relevant underwriting teams can be found on the corresponding product page of our website at [www.westpandi.com](http://www.westpandi.com)

Follow us on  





**WEST.**

The West of England Ship Owners Mutual Insurance Association (Luxembourg)  
UK office One Creechurch Place, Creechurch Lane, London EC3A 5AF  
Tel +44 20 7716 6000 Email [mail@westpandi.com](mailto:mail@westpandi.com) [www.westpandi.com](http://www.westpandi.com)

Follow us on  

EC-EC-GBR-19-V1