

## Defence Guides

# Defence cover

Defence cover has one simple objective: to work with our Members in resolving their contractual disputes as effectively as possible and to pay the legal and associated costs needed to achieve that result.

### Benefits

Expert assistance	Defence cover provides access to the Club's experienced and legally qualified claims team for assistance and advice on day-to-day enquiries and when a dispute or claim has arisen. Subject to discretionary support, Defence cover also provides access to and covers the cost of specialised external lawyers, experts and tribunal costs in a wide range of disputes.
Value for money	A modest premium provides cover for any number of claims and disputes that arise during the entry period and potentially right up to appeal.
Broad cover	Defence cover responds not only legal costs but also the cost of securing claims and enforcing arbitration awards and judgments as well as the opponents recoverable legal costs if a dispute is lost.
Valuable resource	A resource which saves Members money and management time.

## Why buy West Defence cover?

### Key advantages

High limit of cover	All claims have a US\$10m limit on cover including newbuilding disputes. Higher limits of up to US\$15m in the aggregate can be arranged if required.
Wide breadth of cover	West Defence is not restricted to disputes that involve the trading of the vessel and can include, for example: employment and agency disputes relating to the entered vessel, claims against the vessel's mortgagees and hull and machinery insurers and other types of claim which are excluded from P&I cover.
Size of claims covered	West Defence has no minimum claim value.
Choice of lawyer	We have a wide panel of "core" lawyers although choice is not restricted to this list and we are always happy to discuss an alternative choice of lawyer.
Deductible structures	Our standard deductible applies to all types of claim or dispute including newbuilding disputes. Alternative deductible arrangements can be arranged.
Security for costs	We can offer a Club LOU as security for Members' liability for costs.
Agile support	Managers have a high limit of authority so that nearly all cases can be considered for support as and when required, without waiting for shipowners' Board approval.
Standalone product	Defence cover is available as a standalone product without the need to commit your P&I cover to the Club.