



Extended Covers

Extended Cargo Liability Cover

The West of England helps meet Members' operational requirements by offering additional insurance products which complement normal P&I cover. Extended Cargo Liability Cover provides cover for liabilities to cargo owners which fall outside of normal P&I cover.

The Problem

Marine transportation is continuously evolving with shippers and charterers frequently asking carriers to contract on terms that are more onerous to the carrier than the Hague or Hague-Visby Rules or their national equivalent. Under these contracts Members may be contractually waiving their rights to rely on the Hague or Hague-Visby Rule excepted perils or package limitation. This exposes Members to liabilities in outside or in excess of those covered by normal P&I.

The Solution

The West of England's Extended Cargo Liability Cover protects Members from a range of liabilities that exceed or are outside normal P&I cover. Members can buy ad-hoc covers on a case by case basis or can opt for an annual policy. The cover incepts where Members have waived their right to rely on Hague or Hague-Visby Rules and in particular HVR Articles IV(1) & (5) concerning excepted perils and package limitation. Fully flexible and able to be tailored to meet a Member's precise requirements, it is backed by the West of England's outstanding service.

Limits

- Various limits are available by negotiation

Conditions of cover

- The cover is subject to the Member having either an owners or charterers entry with the Club
- Specific conditions of cover may apply to certain specified risks

- Deductibles usually the same as Member's normal P&I cargo cover. No duplication, only one deductible to apply. Higher deductibles may apply for certain risks in which case only the higher deductible will apply

Cover is subject to the Club's Class 1 Rules and excludes liabilities that are recoverable under the Member's normal P&I cover.

What can be covered?

- Liabilities in excess of HVR package limitation
- Waiver of HVR defences
- Extended time bars
- Carriage of cargo under ad-valorem bills of lading
- Carriage of rare and valuable cargo
- Liability for events not on entered vessel
- Delivery of cargo without presentation of original bill of lading
- Delivery of cargo at a place other than as stated in bill of lading
- Insurance of ante- or post-dated bills of lading
- Carriage of cargo on deck
- Fines – other than those covered under normal P&I cover imposed on crew in the Member's employment by a court or tribunal or authority of competent legal jurisdiction in connection with an act, default or omission committed by the crew within the course of their employment
- Crew Detention costs after an incident
- Liabilities arising under an indemnity (approved by the Association)
- Charterer's personnel on an entered vessel

EXTENDED

Further details of this and other products are available from your local underwriting team, details of which can be found on our website: www.westpandi.com

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