

Additional 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

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
- Certain risks may have special conditions of cover attached
- 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
- Specific conditions of cover may apply to certain specified risks

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