

MUTUAL P&I FACT SHEET



The Basics

Mutual P&I Cover provides a Member with insurance against the liabilities, costs and expenses set out in the Club's Class 1 Rules providing that they arise:

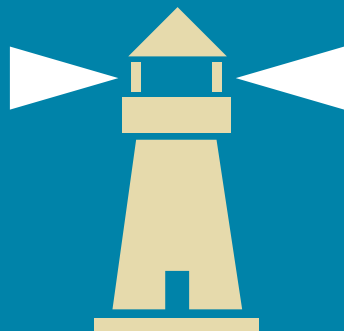
- Out of events during the period of insurance
- In respect of the Member's interest in the vessel, and
- In connection with the operation of the vessel

Additional Products

Although Mutual P&I cover is designed to be responsive to the third party liabilities a shipowner might typically encounter, Members may occasionally need additional protection against risks they accept for commercial reasons but which fall outside of normal P&I cover.

To support its Members the Club offers a wide variety of complimentary products to meet those liabilities which can be seamlessly tailored together with Mutual P&I Cover to provide the Member with the bespoke protection which they require.

Details can be found on the Products page of our website www.westpandi.com



What We Cover

Mutual P&I Cover is the Club's principal insurance product and provides the owners and operators of vessels with comprehensive protection against a wide range of third party liabilities which they may face, all backed by the outstanding service for which the Club is renowned. Full details of the risks insured can be found in our Class 1 Rules but they include:

- **Illness, injury and death of crew, passengers and other third parties on board**
- **Stowaways, deserters and refugees**
- **Collision with other ships**
- **Damage to property (FFO)**
- **Pollution**
- **Wreck removal**
- **Loss of and damage to cargo**
- **Fines**



Limits

As a member of the International Group of P&I Clubs, the West of England can provide unparalleled levels of cover by utilising the IG's Pool and the extensive reinsurance which the IG Clubs collectively purchase. Above the level of reinsurance protection the Clubs retain the risk through "overspill" up to a maximum limit on cover based on the tonnage of all entered ships. There are sub-limits for some types of claim.



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Why West of England?

The West of England is a leading marine insurer providing its worldwide membership with liability insurance and related services. It is a Member of the International Group of P&I Clubs.

At West of England 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 provide. 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 Members.
- Rated A- by Standard & Poor's.

**SERVICE
IS OUR
STRENGTH**

West of England 

Global Coverage

Providing localised services to the world-wide membership.



Our Offices:

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