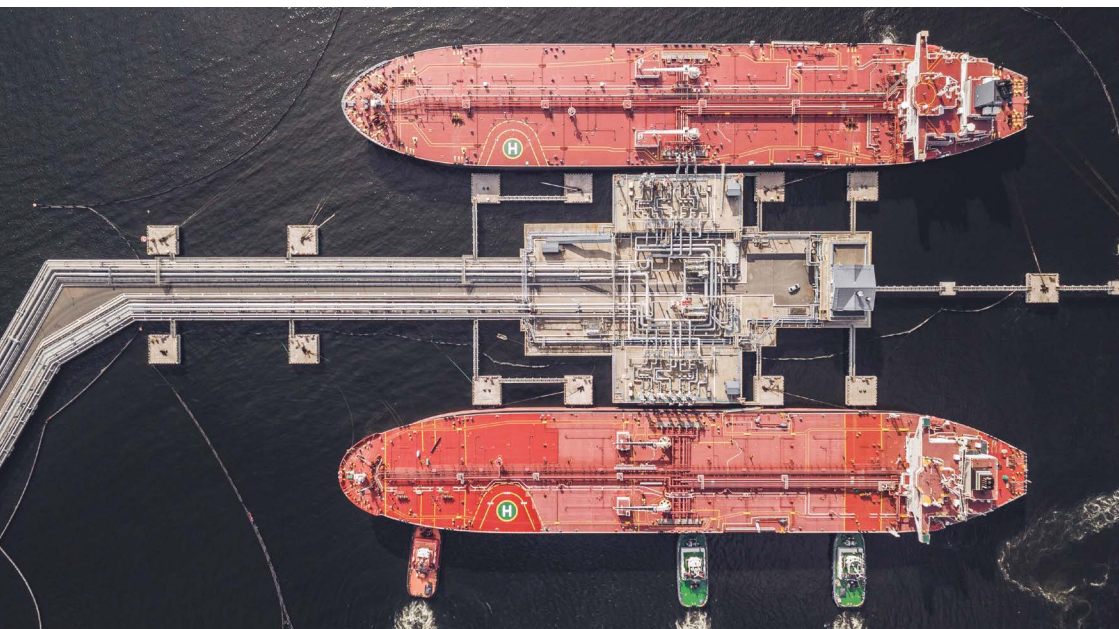


STEAMSHIP MUTUAL CHARTERERS' & TRADERS' COVER



A
(stable)

S&P RATING

74.5m

CHARTERED GROSS
TONNAGE

162.5m

COMBINED OWNED
& CHARTERED
GROSS TONNAGE

\$1bn

LIMIT OF COVER

OUR EXPERIENCE

Chartered business makes up more than 1/3 of the Club's business by tonnage.

We have experience in dealing with all kinds of ships and cargoes, and in providing service to the largest charterers, commodity traders and container lines, as well as smaller operators.

We tailor our cover to provide insurance to suit any charterer or trader's requirements, whilst providing our pro-active service.

OUR FINANCIAL STABILITY

Our S&P "A" rating provides the comfort you need. We are a secure counterparty able to provide security, which is acceptable all over the world.

OUR REACH

Assistance is available from our global network of offices, correspondents, experts, surveyors and lawyers.

OUR COVER

- Cover of up to US\$1 billion is available for combined P&I and DTH liabilities, with a sublimit of up to US\$10 million for FD&D cover
- Optional extensions and special covers with limits of up to US\$1 billion can be tailored to meet specific needs
- War cover included
- Fixed premium, open cover with flexible rating structures

We have bespoke charterers' terms, which can be found on our website:

<https://www.steamshipmutual.com/rules-and-covers/chartered-entry.html>



SUMMARY OF COVER

Protection & Indemnity (P&I)

- Cargo liabilities
- Liability to persons
- Pollution
- Fines
- Damage to fixed and floating objects, collision liabilities, damage to other vessel's without collision, towage liabilities
- Contracts and indemnities on terms approved by the Club
- Removal of wreck
- Quarantine expenses
- Confiscation, enquiry, legal and other expenses incidental to chartering

Damage to Hull (DTH)

- Loss of or damage to the entered vessel
- Delay, detention or loss of use consequent on physical loss of or damage to the vessel
- Cost of removal and replacement of bunkers in order to avoid or minimise damage to the entered vessel
- Charterers' proportion of GA and salvage contributions

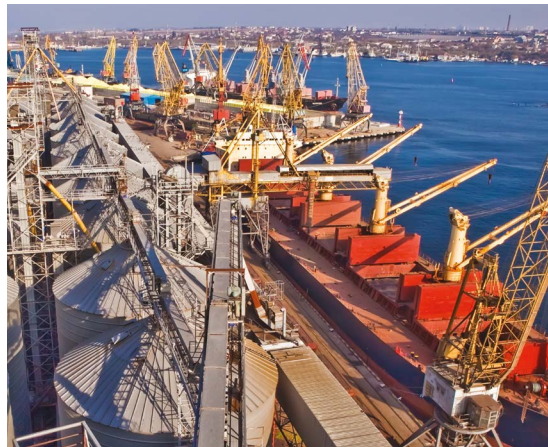
Freight Demurrage & Defence (FD&D)

Optional Extensions

- Time charterers' bunkers
- Loss of or damage to containers
- Contracts and indemnities where terms are more onerous
- Deviation under contract of carriage
- Carriage on deck with under-deck bill of lading (B/L)
- Delivery without B/L
- Discharge at port/place not permitted by contract
- Ante- or post-dated B/L, unless issued with consent of Member
- Carriage of valuable cargo, specie, etc. and ad valorem bills of lading
- Through transport

Special covers for Traders

- Cargo owner's legal liability
- Traders' FD&D cover



CONTACTS

Gary Field

Direct Tel: +44 (0)20 7650 6498

Mobile: +44 (0)7968 971510

Email: gary.field@simsl.com

Jonathan Andrews

Direct Tel: +44 (0)207 650 6427

Mobile: +44 (0)7785 280233

Email: jonathan.andrews@simsl.com

Jerry Westmore

Direct Tel: + 44 (0)20 7650 6592

Mobile: + 44 (0)7836 587972

Email: jerry.westmore@simsl.com

Rupert Harris

Direct Tel: +44 (0)20 7650 6644

Mobile: +44 (0)7979 240916

Email: rupert.harris@simsl.com

Sarah Chase

Direct Tel: +44 (0)20 7650 6603

Mobile: +44 (0)7780 667348

Email: sarah.chase@simsl.com

Jamie Taylor

Singapore Branch

Direct Tel: +65 6730 9331

Mobile: +65 9452 1302

Email: jamie.taylor@simsl.com

Eric Wu

Hong Kong

Direct Tel: +852-28219407

Mobile: +852-92881748

Email: eric.wu@simsl.com



STEAMSHIP MUTUAL

Steamship Insurance Management Services Limited

Aquatical House

39 Bell Lane

London

E1 7LU

☎ +44 (0)20 7247 5490 &
+44 (0)20 7895 8490

🌐 www.steamshipmutual.com

🐦 @SteamshipMutual

in Steamship Insurance Management Services

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Registered Office: Aquatical House, 39 Bell Lane, London E1 7LU.

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