PASSENGER VESSEL LIABILITY
INSURANCE FOR SMALLER CRAFT
WE UNDERSTAND THE PASSENGER VESSEL BUSINESS

Quality insurance for passenger vessel owners, operators and managers

Specialist
If it matters to you that your insurers understand your business, then Shipowners’ is the right Club for you.

We have unrivalled expertise in the passenger sector – owners, operators and managers of tour boats, ferries and cruise vessels around the world look to us to insure the liability risks they face daily.

Plain speaking
When you insure with us you become a Member of a Club which believes in keeping things simple. Our specialist Passenger Vessel Liability Insurance policy is designed for the tour boat industry and for smaller vessels not exceeding 1,000 GT and carrying no more than 500 passengers. It provides a limit of cover of up to US$ 500m and has been written in clear, easy to understand language. It is supported by a helpful Know your cover guide so that you are never in doubt as to the insurance you have or the approach we will take to claims.

Owners of larger passenger vessels are, of course, welcome to approach us for cover under our traditional Club Rules.

Unrivalled cover
We believe our passenger vessel policy is one of the most comprehensive liability policies available. Every section of the policy is the result of talking with and listening to those working in your industry, helping us to know what cover you need to operate now and, more crucially, to anticipate what you may need in the future.

Our Loss Prevention experts are constantly on the lookout for new and emerging risks which can harm our Members’ business. Taken together it all adds up to ensure that our policy truly meets the needs of tour boat and smaller passenger craft operators.
We will respond to all marine liability claims made against you, other than a small number of clearly identified exclusions.

The liabilities we insure you against include those in relation to:
- Collision and property damage.
- Diversion costs.
- Enquiries and proceedings costs.
- Fines.
- Investigation and defence costs.
- Passengers and others.
- Personal effects.
- Pollution and environmental liabilities.
- Quarantine costs.
- Stowaways, refugees and life salvage.
- Towage.
- Water sports (swimming and snorkelling cover).
- Wreck removal.
- Your crew.

We also provide you with cover against:
- Contractual indemnities.
- Liability to passengers crossing gangways, pontoons or walkways.
- Liability to passengers during off-vessel excursions.
- Piracy.
- Uninsured or underinsured boaters.
- War risks.
You are exposed to risks which others do not have to deal with. These risks need to be covered.

Our passenger vessel Members engaged specially in the passenger vessel industry are offered wider cover than other Members, recognising that the business of transporting members of the public on a moving surface means you have to exercise a high level of care to keep them safe and sound at all times. This unavoidable duty needs specialist insurance.

Your crew is your most valuable asset
We cover your liability for crew illness, injury or death and the medical costs that result from them. Our Claims team works quickly to ensure payments are made without delay. This allows you to maintain your positive working relationship with valued crew. We will also pay crew wages if you have a liability to pay these under your crew contracts.

Death, tax and more legislation
One thing we have learnt in our 160 years of providing peace of mind to Members is that new rules and regulations are inevitable. Our legal experts are fully up to date with the changes affecting your industry. Instantly understanding the situation you are describing means we know exactly what needs to be done.

Convention creep
In many parts of the world legislators are pushing up the amounts which operators must pay to passengers for injury or damage. When these conventions come into effect it can mean that, overnight, you have a liability to pay a claim four or five times higher than it would have been just the day before. A mutual club like ours understands this and does not seek to profit from these new requirements. We effortlessly raise the cover we provide to ensure you always have the insurance you need.
Strictly liable
It is getting harder to avoid responsibility for incidents on board vessels, even when you are not at fault. It is essential that your insurers are familiar with how strict liability works. When you have a liability, we are already at work preparing to settle all valid claims.

Your reputation matters
Poorly handled passenger incidents directly affect your reputation. Nothing loses you business and goodwill faster than passengers telling their friends that an operator was unhelpful when something went wrong. Passenger-related incidents feature in our Case studies and Lookouts with advice to help operators avoid or manage difficult situations.

No arguments over whether a passenger had one foot on or off the gangway
We hear that many insurers try to terminate cover when passengers step off the boat or are on their way to it. This Club does not. We are solely interested in your liability for an accident. If you are liable – whether on, off or somewhere in between – we are there to protect you.

Off-vessel excursions
You may offer passengers the opportunity to go ashore as part of an excursion. You may be responsible for them during these times and if so, you need cover for liability which may arise. Our policy provides this vital insurance.
Your business is at risk if you sign a contract with onerous conditions
We understand that you may have to enter contracts with travel agents, tour operators, harbour authorities or others and at times these contracts may include terms which you have little choice but to accept. To ensure you are protected our Passenger Vessel Liability Insurance policy automatically covers contractual indemnities you may have to give for bodily injury or property damage.

Do you operate near sensitive marine environments? You need cover
In addition to the pollution cover which we give as standard, we also protect you against claims for damage to coral reefs and other sensitive marine environments when these are caused by accidents. We also cover resulting fines and penalties.

Other professionals operate from your vessel
We not only cover claims made against you due to your crew’s actions but also those of people who are on board in a professional capacity, helping to get things done. This protection is there whether or not they are employed by you.

We are ready to stand with you when the worst happens
Often when a major passenger event occurs, it hits the news. The Club has a crisis management team of media-trained lawyers ready to assist you and speak on your behalf, if required.

Learning from our experience
We have a dedicated Loss Prevention team of ex-mariners who, through their experience and knowledge, issue best practice guidance. As a Member, you will have access to a range of case studies and advice through publications and other resources. These provide operators with an insight into how passenger claims can occur and what can be learnt from the past to ensure a safer future.
Claims
As a mutual insurer, our priority it to defend you as our Member from claims made against you, working closely with your broker throughout the process. Our ultimate aim is to pay all covered claims without delay.

Fixed premium
The premium you pay for our Passenger Vessel Liability Insurance policy is fixed at the beginning of each policy year and unless we are asked to amend the insurance cover provided, you will not be asked to pay any additional premium. Supplementary calls do not apply to this insurance.

Additional covers
For operators who offer dive excursions, the Shipowners’ Club has a specialist Dive Boat Liability policy. We can also provide Personal Accident insurance, Charterers’ Liability insurance and Legal Assistance and Defence cover.

High service standards
We pride ourselves on the quality of our customer service. We are able to support you 24 hours a day, through our offices, as well as our network of correspondents across the world. As one of our policyholders you will be able to benefit from our loss prevention advice and free review of marine insurance related contracts.
International Group strength and support
All our policyholders benefit from the Club’s membership of the International Group of P&I Clubs which between them provide liability cover for approximately 90% of the world’s ocean-going tonnage. This means that we qualify as acceptable insurers for charterers and finance providers anywhere in the world. It also means that we can offer you the very highest limits of liability cover. These limits, freely available to our Members, are simply unobtainable from any non-International Group P&I insurer.

Security in membership
When you become a Member of our Club, you join with 6,000 other small and specialist vessel owners who entrust us with over 32,000 of their ships.

Important note
This brochure provides an overview of the liability insurance we can offer you. It is subject to the terms and conditions of our policy wording which we recommend you read carefully and discuss with your broker or the Club. Additional terms and conditions may be contained in your Certificate of Insurance and this should also be considered.

Further details about our Passenger Vessel Liability Insurance can be found on: www.shipownersclub.com/passenger