



## Marine liability

Marine liability insurance can be tailored to a customer's individual needs.

Products include:

- ship repairers liability insurance – a broad liability insurance package that caters for all segments of the ship repair industry, from small operations to large ship repair facilities
- marina operator liability insurance – a tailored insurance solution to cover the diverse services offered by a marina operator
- charterer liability insurance – cover for the contractual obligations and liability exposures faced by vessel charterers with specific protection for legal liabilities to owners of vessels or cargo owners arising from the operation of chartered vessels
- cargo handling facility liability insurance – a comprehensive package of liability insurance and risk management services designed to protect marine terminals, stevedores, bulk cargo terminals, container freight stations, container storage depots, inland clearance depots, intermodal rail depots and other facilities involved in the logistics chain

- logistics operator liability insurance – combining the insurance lines of carriers' liability, warehousemen's liability and general liability. This package is designed to cover the exposures faced by logistics operators, including transport operators, hauliers, storage and distribution operators, freight forwarders, NVOCC's, railway operators and others involved in the logistics chain
- port operator liability insurance - covers port operators exposed to international and domestic legal regimes for a wide variety of marine and land-based liability risks.

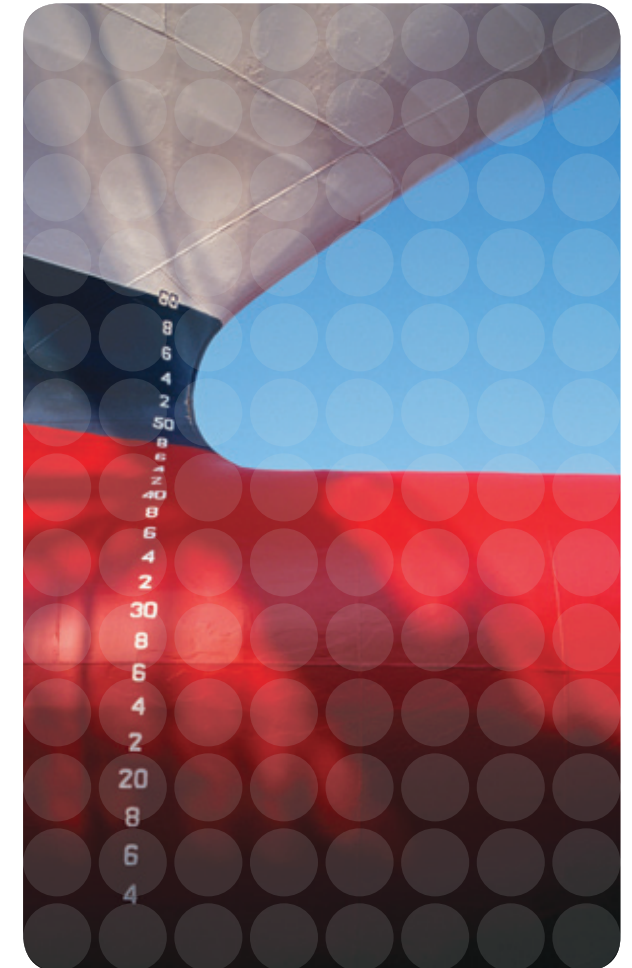
## Home removals insurance

Zurich provides comprehensive door-to-door insurance solutions for home removals. Whether your customers are moving around the corner or around the world, we have a policy to suit their needs.

## Find out more

Contact your nearest Zurich office to discuss how we can help you deliver marine insurance solutions for your customers.

# Marine products and services





## Products and services

### Hull

Zurich provides insurance for vessels ranging in size from coastal trading vessels to harbour craft, tourist/charter boats and workboats.

### Commercial hull and machinery insurance

Provides cover against damage to or loss of the vessel, including collision liability risk, loss mitigation expenses and general average contributions.

### Builders' risks insurance

Cover protects ship builders from loss of or damage to the hull and machinery of a vessel during construction including certain liabilities.

### Cargo



Cargo insurance provides protection against loss or damage to goods in transit by most modes of transport, including sea, road, rail and air. A wide range of covers is available to suit the circumstances and requirements of cargo owners and others within the transport chain (i.e. carriers). There are three broad areas of cargo insurance:

### Marine cargo

Marine cargo insurance is most suitable for customers who are involved with the import or export of goods.

This type of cover provides protection from physical loss or damage during transit. Import and export cover is based on internationally accepted Institute Cargo Clauses and can be tailored to suit an individual customer's requirements. Cover can range from major perils to all risks.

Products include:

- annual marine cargo cover – a convenient form of insuring all shipments where the customer's risk attaches during the policy period
- single marine cargo cover – an individual cargo policy for a single shipment of goods
- marine open cargo cover – open cover with pre-agreed premiums charged as individual declarations of shipments are made and policy remains in force until cancelled.



### Inland transit

Inland transit insurance is designed to protect goods and livestock when in transit by sea, road, rail or air.

Products include:

- goods in transit – annual cover where premium is based on the value of goods in transit during the policy period
- single transit – suitable for a single transit of goods or livestock
- inland transit open cover – for pre-agreed individual or periodic declarations of transits with premium payable on each declaration
- goods in transit (own vehicles) – a simple and inexpensive annual cover for major transit risks and theft of goods carried in any vehicle owned and/or operated by the insured
- specified items in transit – a simple and inexpensive annual cover for major transit risks and theft of customer-owned specified goods.

### Carriers insurance

Carriers insurance provides professional carriers with two options of cover for their customers' goods. They can insure their liability for loss or damage in terms of the contract of carriage or, alternatively, put in place cover that allows their customers to be reimbursed for insured loss or damage, irrespective of liability.

Products include:

- carriers cargo liability insurance – protects a carrier who uses approved consignment notes or other contracts of carriage
- goods in transit (carriers) insurance – provides a carrier with the ability to have commercial settlements made to their customers' damaged goods following an insured event irrespective of the carrier's liability.



## About Zurich

Zurich has been delivering superior products and services as part of the Australasian marine insurance industry for more than 30 years.

Zurich has distinguished itself as a specialist in the field of cargo, transit, hull and marine liability insurance. We also offer home removals insurance.

Zurich employs marine specialists across New Zealand and offers outstanding support through the financial strength of the worldwide Zurich Insurance Group.

We offer a comprehensive and innovative range of marine insurance solutions that can be tailored to the most complex customer needs.

As part of our service, you and your customers gain access to the technical expertise and risk management skills of our highly experienced and qualified team of professionals.

But it's at claims time – when it matters most – that your customers get to appreciate the true value of their Zurich marine insurance cover when they experience our superior claims service.