

Mariner Liability Insurance For Charter Captains



- ✓ Defense costs - \$1,000,000 (included)
- ✓ Fines & Penalties - \$10,000 (included)
- ✓ Foreign Jurisdiction Coverage - \$5,000 (included)
- ✓ Loss of Personal Property - \$5,000 - up to \$1,000 per item (included)
- ✓ Civil & Criminal Defense Coverage - \$50,000 limits of liability - \$350 annual cost
- ✓ Civil Legal Liability Coverage - \$100,000 limits of liability - \$450 annual cost
- ✓ Optional Loss of Income Coverage (includes \$35 per day subsistence allowance)
- ✓ \$2,000 option - \$15 annual cost
- ✓ \$5,000 option - \$38 annual cost
- ✓ \$10,000 option - \$75 annual cost

Program Highlights

- Mariner Liability Insurance safeguards the insured from physical damages or accusations of negligence, in addition to perceived client or third-party negligence against you or your license as a vessel operator, engineer or crew.
- **“Basic Coverage” - License Protection & Defense / Loss of Personal Property / Foreign Jurisdiction Coverage / Fines & Penalties** – Covers the cost of legal defense and associated expenses in the event that you are required to appear at an administrative/regulatory proceeding of the U.S. Coast Guard, Fish and Game Commission or other governmental authority involving your license or credentials as the result of an incident. This also covers the loss of personal property (up to \$1,000 per item with a total limit of \$5,000) resulting from an incident and provides foreign jurisdiction coverage (up to \$5,000) in the event you are compelled to attend any judicial proceeding or court inquiry held outside of the United States or Canada as a party or witness. Fines and penalties provided for the reimbursement of civil and, if resulting from a pollution incident, criminal fines and penalties imposed against you caused by a shipping casualty, up to \$10,000.
- **“Choice Coverage” - Civil & Criminal Defense** – Covers defense costs and associated expenses in the event you are served with a civil or criminal complaint or process by a court of inquiry, board or other governmental authority, resulting from a shipping casualty. Choice coverage includes Basic as well.
- **“Premium Coverage” - Civil Legal Liability** – Covers any sums in which you have become legally liable to pay for bodily injury and/or property damage as a result of an incident, up to the limit purchased. Premium coverage includes Choice and Basic as well.