



# WEST.

## Extended Covers

# Extended Cargo Liability Cover

The West of England helps meet Members' operational requirements by offering additional insurance products which complement normal P&I cover. Extended Cargo Liability Cover provides cover for liabilities to cargo owners which fall outside of normal P&I cover.

### The Problem

Marine transportation is continuously evolving with shippers and charterers frequently asking carriers to contract on terms that are more onerous to the carrier than the Hague or Hague-Visby Rules or their national equivalent. Under these contracts Members may be contractually waiving their rights to rely on the Hague or Hague-Visby Rule excepted perils or package limitation. This exposes Members to liabilities in outside or in excess of those covered by normal P&I.

### The Solution

The West of England's Extended Cargo Liability Cover protects Members from a range of liabilities that exceed or are outside normal P&I cover. Members can buy ad-hoc covers on a case by case basis or can opt for an annual policy. The cover incepts where Members have waived their right to rely on Hague or Hague-Visby Rules and in particular HVR Articles IV(1) & (5) concerning excepted perils and package limitation. Fully flexible and able to be tailored to meet a Member's precise requirements, it is backed by the West of England's outstanding service.

### Limits

- Various limits are available by negotiation

### Conditions of cover

- The cover is subject to the Member having either an owners or charterers entry with the Club
- Specific conditions of cover may apply to certain specified risks

- Deductibles usually the same as Member's normal P&I cargo cover. No duplication, only one deductible to apply. Higher deductibles may apply for certain risks in which case only the higher deductible will apply

**Cover is subject to the Club's Class 1 Rules and excludes liabilities that are recoverable under the Member's normal P&I cover.**

### What can be covered?

- Liabilities in excess of HVR package limitation
- Waiver of HVR defences
- Extended time bars
- Carriage of cargo under ad-valorem bills of lading
- Carriage of rare and valuable cargo
- Liability for events not on entered vessel
- Delivery of cargo without presentation of original bill of lading
- Delivery of cargo at a place other than as stated in bill of lading
- Insurance of ante- or post-dated bills of lading
- Carriage of cargo on deck
- Fines – other than those covered under normal P&I cover imposed on crew in the Member's employment by a court or tribunal or authority of competent legal jurisdiction in connection with an act, default or omission committed by the crew within the course of their employment
- Crew Detention costs after an incident
- Liabilities arising under an indemnity (approved by the Association)
- Charterer's personnel on an entered vessel

## EXTENDED

Further details of this and other products are available from your local underwriting team, details of which can be found on our website: [www.westpandi.com](http://www.westpandi.com)

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