



# WEST.

## Extended Covers

# Extended Contractual Liability Cover

The West of England helps meet Members' operational requirements by offering additional insurance products which complement normal P&I cover. Extended Contractual Liability Cover provides cover in respect of contractual liabilities which are voluntarily assumed by way of contract but which fall outside of normal P&I cover.

### The Problem

Members' vessels may be engaged in activities such as construction projects and operating in an environment where typical contracting terms involve a specific apportionment of risks between the parties. Some of these may fall within normal P&I Rules cover but others may not, because they are unique to those types of operations and not usually faced by all shipowners.

Many of those operations either amend the industry standard forms or utilise their own standard contracts. They are often not on knock for knock terms and may for example contain a waiver of the right to limit liability or other more onerous terms.

For example, normal P&I cover will respond to the cost of raising, removal or destruction of a wreck following a compulsory order by a competent authority. But many industry contracts place an additional contractual burden on the Member to remove the wreck or debris from a work site at the sole discretion and direction of the contracting party. Costs incurred under such a provision and without an order by a competent authority would not be recoverable under normal P&I cover.

### The Solution

The Club's Extended Contractual Liability Cover provides protection against these additional contractual obligations. Our in-house specialists provide a contract review service to identify where additional cover may be required and, working together with the Member at the contract negotiation stage, will enable any proposed amendments to be addressed early in the fixing process. Where the contract involves terms that go beyond those of an acceptable knock-for-knock apportionment of liability the Club is able to advise the Member on any additional cover requirements. 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
- Certain additional risks may have special conditions of cover attached

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

**More details of these risks and the cover available can be found in the Club's Offshore Cover guide.**

### What can be covered?

- Waiver of right to limit liability
- Contractual wreck removal
- Dilution of standard knock for knock provisions
- Loss or damage to cargo or property in the care, custody or control of the Member when not carried under a Bill of Lading or an acceptable form of indemnity
- Extended towage
- Liability to non-marine personnel
- Salvage services other than saving life at sea
- Naming of contractual co-assureds and waiving of rights of subrogation

## 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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