



WEST.

Extended Covers

Specialist Operations Cover

The West of England helps meet Members' operational requirements by offering additional insurance products which complement normal P&I cover. Specialist Operations Cover provides protection against those liabilities arising out of an entered vessel being engaged in specialist operations that would otherwise be excluded under the Club's Rules.

The Problem

Specialist Operations are contracted works undertaken by the Member that fall outside the scope of what may be considered as traditional P&I risks common to the Club's general membership. Rule 17C of the Club's Class 1 Rules sets out a list of what are considered to be specialist operations:

"Dredging, blasting, pile-driving, well-stimulation, cable or pipelaying, construction, installation or maintenance work, core sampling, depositing of spoil and power generation"

Liabilities arising out of the above operations fall outside of normal P&I cover. This exclusion is not of the vessel as such but of the specialist operations it is engaged in.

So for example, if a vessel engaged in construction works collides with another vessel or object but the collision was due to an error in navigation rather than as a result of the specialist operation it was engaged in, then the specialist operation exclusion would not apply and P&I cover would respond in the normal way. But conversely, if the collision occurred as a result of the vessel being unable to manoeuvre or avoid the collision due to the specialist operation she was engaged in then the specialist operations exclusion would apply.

However, this exclusion does not apply to claims in respect of loss of life or illness to the crew, wreck removal of the insured vessel or pollution claims, which remain covered under normal P&I Rules.

The types of vessels typically requiring such specialist operations cover include those engaged in maintenance and construction projects, pipe and cable laying, dredging, pile driving and dive-support, as well as crane barges.

The Solution

The West of England's Specialist Operations Cover provides protection against the specialist operations exclusion and enables a Member who is engaged in those operations to buy a fixed level of cover depending upon their potential liabilities. It is a flexible product which allows a Member choose the risks they wish to reinstate and the level of cover required. The Club works together with Members at the contract review stage to develop a bespoke solution to the liabilities

Limits

- Various limits are available by negotiation.

Exclusions

- Liability to divers and damage to and cost of raising ROVs

- Loss or damage to contract works or any pollution arising therefrom, the failure to perform specialist operations and the fitness for purpose or quality of the work, products or services
- Waste incineration or waste disposal operations
- Liabilities and expenses that arise out of drilling or production operations in connection with oil or gas exploration or production

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?

- Extended towage of offshore drilling rigs and other vessels
- Incidental salvage under an offshore contract
- Construction and maintenance projects
- Pipe and Cable laying operations
- Liability of use of ROVs for which the Member is responsible
- Liability of Divers for which the Member is responsible
- Dredging operations

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

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