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# Marine & General Liability Policy

## Product profile

Liberty has brought together two classic well-understood policies and given you the benefit of both kinds of cover in a single policy.

We have combined the key liability covers available under the General & Products and Ship Repairer liability policies and now offer your clients our market-leading **Marine & General Liability Policy**.

### Marine & General Liability Policy offers:

- A broad form style cover, as standard, over and above what is offered from either the marine or general liability markets
- A tailored liability insurance solution for businesses who are involved in both marine and non-marine industries

This policy blends key covers available from the marine and general liability insurance markets and provides essential coverage benefits of:

- Care, custody and control for vessels worked on (available up to policy limit on request)
- Sea trials
- Removal of wreck
- Pollution liability to the policy limit
- Products liability for products past and present
- Consequential loss/loss of use cover
- Defence and investigation costs in addition to the limit of indemnity
- Cover for your client's marine and non-marine business activities

### Who should buy?

Any of your clients who:

- Purchase two or more liability policies to cover their one business of marine and non-marine activities
- Purchase a ship repairer's liability policy but need cover for their products, pollution or consequential loss exposure(s)

Any of your clients who are:

- Boat and vessel yard operators for maintenance, service or repair
- Boat and vessel manufacturers
- On-site marine contractors involved in parts installation, maintenance, service or repair of boats or vessels
- Other marine contractors involved in the construction, maintenance, service or repair of wharves, jetties, piers, seawalls, etc.

- Manufacturers and/or exporters of products used in watercraft, marinas, maritime industries
- Terrestrial-based tradesmen carrying out works on water or watercraft
- Naval contractors
- Yacht club / marina owners and operators

## Why Liberty?

Liberty is a global specialty lines business with an emphasis on niche insurance products. The company has extensive global experience in all elements of transport, marine and project cargo insurance and its in-house risk-engineering skill base offers your clients an enhanced level of risk-reduction capability. Liberty is backed by the strength of the Liberty Mutual Group, a major global insurer that ranks 68 on the Fortune 500. Liberty Mutual employs more than 45,000 people in more than 900 offices throughout the world.

## Key contacts

If you are interested in finding out more about Liberty’s Marine & General Liability Policy or obtaining a wording, proposal or quotation, please contact:

Contact	Direct Line	Email
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**Want to know more?** Contact one of our specialist underwriters or visit [www.liuaustralia.com.au](http://www.liuaustralia.com.au)