

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.



## WHAT IS MARINE DEFENCE INSURANCE?

An insurance that provides cover for reasonable costs for necessary legal assistance when making or resisting a claim in relation to a ship that you own or hire.



## WHAT IS INSURED?

Reasonable costs for legal assistance in respect of:

- ✓ Hire
- ✓ Off-hire
- ✓ Deadfreight
- ✓ Laytime
- ✓ Demurrage
- ✓ Despatch
- ✓ Supplies to the ship
- ✓ Loss of, damage to or detention of the ship
- ✓ Salvage or towage services rendered to the ship
- ✓ Your representation at official investigations or other inquiries relating to the ship
- ✓ Any other issue or matter in connection with the ship



## WHAT IS NOT COVERED?

Claims that are tainted with illegality or serious impropriety or caused intentionally or by willful conduct.

Claims that are recoverable under any other of your insurances.



## ARE THERE ANY RESTRICTIONS ON COVER?

When there is no reasonable relationship between the amount in dispute or the prospect of successfully obtaining payment and the costs which are likely to be incurred.

Full details on restrictions can be obtained from EF Marine on request.



## WHERE AM I COVERED?

This depends on the trading area of your ship and will be tailored to your needs.



**WHAT ARE MY OBLIGATIONS?** You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. You must inform us promptly of any claim, dispute, matter or event which occurred, or which could lead to a claim under this insurance.



**WHEN AND HOW DO I PAY?** You can pay your premium as a one-off payment, annually or in instalments. Payment(s) can be made by bank transfer.



**WHEN DOES THE COVER START AND END?** Your cover will take effect on the date stated in your policy. After the first year, you can cancel your insurance by notifying us in writing.



**HOW DO I CANCEL THE CONTRACT?** After the first year, you can cancel your insurance by notifying us in writing.