Leah O'Donnell
Midwest Manager
Ocean Marine Division
30-314-6050
LODonnell@gaig.com

Ocean Marine Insurance Product Offerings

1. **Marine Cargo & Cargo Stock Throughput Insurance**

- Worldwide coverage for physical loss/damage to product in ordinary course of transit.
- Maximum limits available: $25,000,000
- We can include/extend coverage for stock/inventory in a Warehouse/Processing location
- We can include domestic transits within United States
- We can include Exhibition/Installation Coverages
- Note we will not consider any retail stock exposures

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2. **Combined Transit Liability -** This product can include**:**

- Cargo Legal Liability
- NVOCC Legal Liability
- Indirect Air Carriers Cargo Legal Liability
- Motor Truck Cargo Legal Liability (not stand alone)
- Warehouseman's Legal Liability (not stand alone)
- Bailee's Legal Liability
- Contingent Cargo Legal Liability
- Errors and Omissions Liability

*Note: This product is intended for Customhouse Brokers, Freight Forwarders, Logistics Companies.

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3. **Marine Composite Program**

The MCP product is a package of casualty and ocean marine coverages that protects boat dealers, yacht clubs and marinas. This program can include**:**

- Boat Dealers
- Marina Operators Legal Liability
- Marine Comprehensive Liability (Marine GL)
- Protection and Indemnity
- Owned Watercraft
- Owned Equipment
- Piers and Docks *(not stand alone)*
- Yacht Broker's Legal Liability
- Boat Rentals *(not standalone)*

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4. Marine Craft Master Program

This program provides coverage for general liability and ship repairer's legal liability including limited pollution for an individual or a small business that repairs, services, or installs equipment on private pleasure or small commercial watercraft; work primarily performed at the vessel's location.

- Gross receipts of $1,000,000 or less
- Vessel cleaning
- Detailing
- Canvas and sail repair
- Carpentry
- Electronics repair
- Cosmetic fiberglass repair
- Carpeting and upholstery

We can add the following optional coverages to our Craft Master Program offering:

- Contents of shop and tools and equipment
- Protection & Indemnity for when testing a boat after repair.
- Limited Pollution Cover

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5. Marine Builders Risk

This product provides coverage for physical loss/damage to a vessel and related property during the course of a vessel's construction, and if desired, until delivery.

- We will write this product for Commercial and Recreational experienced construction operations.
- Oftentimes we quota share these risks in an either Lead or follow position.
- Protection & Indemnity (P&I) coverage is available during launch, sea trials, and delivery of the vessel.

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6. Marine Commercial Liability

This product provides general liability coverage in addition to associated marine liability coverage for maritime operations.

- Marine Contractors
- Ship Repairers*
- Terminal Operators*
- Boat Builders/Vessel Construction
- Wharfingers Exposures*
- Wharfingers/Stevedore Operators*
- Vessel Operators
- Marine Surveyors (must have procured Professional Liability coverage as well)

*Note: We can also write Standalone Legal Liability coverage for CCC for those noted above.

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7. **Commercial Hull / Protection & Indemnity**

This product provides coverage for physical loss/damage to a vessel's hull, machinery, and equipment, as well as third party property damage to other vessels. In addition, this product provides liability coverage to crew ("Jones Act"), passengers, and third-party workers on board, as well as other maritime liabilities.

Target risk classes include:

- Municipalities
- Workboats
- Research Vessels
- Dedicated Tug & Barge Operations
- Deck barges
- Hopper barges
- Harbor tugs
- Response vessels
- Pilot vessels
- Marine Contractor's vessels
- 6 packs
- Ferries
- Excursion & Passenger carrying vessels

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8. **Vessel Owners Oil Pollution Cleanup Coverage (OPA/CERCLA) / COFR-RITE**

- This product provides vessel pollution coverage for OPA 90 and CERCLA.
- Targeted risk classes for pollution include: Tugs & barges, marine contractors, luxury yachts

- COFR-RITE: Certificate of Financial Responsibility (COFR) guarantee provided to the United States Coast Guard when OPA 90 and CERCLA covered by an approved P&I Club
- Targeted risk classes for COFR-RITE include: Tugs & barges, luxury yachts, blue-water vessels

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9. **Maritime Employers Liability (MEL)**

This product provides Jones Act coverage for non-marine personnel working aboard non-owned vessels or structures.

- Targeted risk classes include: low injury activities with limited vessel exposure, no Jones Act payroll

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10. Bumbershoot – Excess Marine Liabilities

This product provides Excess Liability coverage over both marine and non-marine coverages. Underlying coverages include: GL, MOLL, P&I, Auto Liability, and Employer's Liability.

We can participate on shared placements as the lead or as a following line. Revenues and/or primary exposures must be predominantly marine in nature.

Targeted risk classes include:

- Marine Contractors
- Ship Repairer's
- Wharfingers
- Terminal Operators
- Vessel Operators
- Vessel Construction
- Stevedores

WHAT ELSE MAKES US GREAT? ….

Our ability to package a full suite of Property & Casualty Products written in support of Ocean Marine Lines:

- Commercial Auto
- Property
- Contractors Equipment
- Crime
- Boiler/Machinery

For more information about our Ocean Marine Product Offerings and access to our Applications for coverage, please visit: www.greatamericanocean.com

Thank you and we look forward to working with you!!