

# SHIP OPERATOR COVER

The role of transport operators has evolved to include freight forwarders and a range of logistics services.

TT Club offers a comprehensive package of liability and equipment cover to ship owners, charterers and combined transport operators in deep sea, short sea and river trades. Insurance is designed to operate in conjunction with P&I cover, minimising the chance of gaps or overlapping covers. Many ship operators engage in other business activities such as freight forwarding, ships' agency or terminal operations and these can also be covered.

TT Club's cover provides protection for investment in capital equipment, as most finance houses will require security in the form of insurance against a loan. Similarly, equipment lessors require that lessees have comprehensive liability and equipment insurance. The standard insurance product includes access to TT Club's worldwide equipment survey programme which is designed to speed up claims processing and provide a body of loss prevention data accessible via ClaimsTrac™. Equipment covered may include containers, chassis, trailers and ship-borne handling equipment such as forklift trucks, tugmasters and cranes.

#### Standard cover includes:

- Loss of or damage to equipment including loss due to marine war risks, strikes, riots and terrorist risks
- General average and salvage
- Third party liabilities linking with P&I cover, e.g. during carriage on land
- Cargo liabilities due to defective equipment during pre or on carriage arranged by shipper or receiver
- Fines imposed by an authority which are not covered by P&I insurance, e.g. confiscation of insured equipment
- Investigation, defence and mitigation costs
- Disposal, quarantine and disinfection costs

#### Property cover includes:

- Buildings
- Docks and wharfs
- Berths, quays and jetties
- Dolphins
- Machinery
- Handling equipment
- Locomotives and rolling stock
- Rail and road infrastructure
- Contents

#### Additional covers may include:

- Political risks including war risks on land, capture, seizure and requisition of equipment
- USA chassis liability
- Forwarding liabilities when arranging pre and on-carriage
- Ships' agency liabilities



## WHY TT CLUB?

TT Club is the leading provider of insurance and related risk management services to the international transport and logistics industry.

For businesses transporting goods around the world, we provide the insurance you need for the risks you face. 'TT' stands for 'through transport', reflecting the door-to-door nature of these risks. 'Club' denotes our mutual status, with ownership belonging to our Members rather than shareholders.

Of course, many operators are only involved in a specific part of the supply chain process, which is why we always ensure our cover is tailored to your particular requirements. So you only pay for what you need – no more and no less.

And we work with all sorts of customers – from some of the world's largest shipping lines, ports, freight forwarders and cargo handling terminals, to companies operating on a smaller scale but whose activities face similar risks.

We have an excellent annual retention rate: 95%. In fact, many of our customers have been with the Club for over 20 years. They continue to choose TT Club because of the value of our underwriting, claims and loss prevention expertise and support.

For further information, visit [ttclub.com](http://ttclub.com)

*"It's not the usual relationship between an insurer and the assured. Ours is a long-term partnership where TT Club has supported us as our business has grown and our needs have changed"*

Member (30+ years)



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