

North American Port Authority Cover Liability, equipment and property insurance for port authorities



North American Port Authority Cover

The TT Club's cover is designed to create a comprehensive package of insurance products to cope with the combination of commercial and environmental business risks faced by port authorities. No two ports face an identical range of risks and so it is essential to tailor cover to individual situations.



Port authorities can be insured as lessors of port installations, offices, concessions and parking lots. They can be insured for maintaining channels, buoys and lights, pilotage, emergency services, marine traffic control and security. They can also be insured as the operators of their own installations. TT Club's insurance is designed to operate alongside other covers, thereby minimising the chance of gaps or overlapping covers.

Many ports engage in other activities such as freight forwarding or logistics operations and these can be covered in conjunction with port liability risks.

TT Club also offers insurance for property and handling equipment, thus protecting a port's investment against accidental damage, weather damage, machinery breakdown or increased cost of working following an accident.

In addition, the Club offers comprehensive loss prevention and risk assessment services.

Standard covers include:

- Liabilities for loss of or damage to cargo and customers' equipment and ships
- Loss of or damage to equipment including loss due to strikes, riots and terrorist risks
- Liabilities arising from errors and omissions including delay and unauthorised delivery
- General liabilities
- Sudden & accidental Pollution

- Fines for regulatory breach including customs, pollution and safety at work
- Wreck removal costs
- Investigation, defence and mitigation costs
- Disposal costs following an accident
- Quarantine and disinfection costs
- Terrorism

Property covers include:

- Buildings
- Docks and wharfs
- Berths, Quays & Jetties
- Dolphins
- Machinery
- Handling equipment
- Locomotives and rolling stock
- Rail & road infrastructure
- Contents
- Business interruption risks
- Blockage of berths

Additional covers may include:

- Liability as a supplier of advice and information
- Hull and P&I risks
- Logistics operations
- Ship repairs
- Air terminals

If you are interested in learning more about the TT Club's North American Port Authority Cover and services, please contact your insurance broker or for further advice contact one of the network offices below:

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In the United States TT Club Mutual Insurance Ltd. is approved as a surplus lines insurer in all states and is accessible through properly licensed surplus lines brokers.