

# SMALL CRAFT

AS SIMPLE AS PUSHING A BUTTON





## SAFETY SHOULD BE SIMPLE

Our unique, integrated P&I and hull insurance for operators of small vessels offers:

**ONE POLICY**  
**ONE CONTACT**  
**ONE INVOICE**

In other words –  
it's as simple as pushing a button.

# NO SURPRISES

Insurance is very important, but it can be complicated. Comparing different options; understanding what is – and is not – included; and what the costs are, all takes time and energy when you have a business to run. Our objective is simply to make life easier for our clients, and avoiding gaps in insurance cover means no unpleasant surprises.

### **Total flexibility**

Not everyone is the same – operators of different types of small craft with different responsibilities at sea face different risks – and they need different types of insurance. We can offer total flexibility; P&I cover at a fixed premium, mutual P&I insurance for more substantial risks, additional liability coverages, hull cover, cover for loss of hire, war, ice etc. Offered on their own or packaged together – we can deliver a choice of solutions that is unique in the marine insurance market.

In addition, our objective is to make the process as easy as possible, which is why we can offer:

### **One policy**

P&I, hull and other insurances under one cover note – all the risks you might face are covered by a single policy. No gaps means no surprises.

### **One contact**

A single point of contact – whether you have a claim to make or are renewing your policy, your account handler will know your business and make the process as efficient as possible. After all, time is money.

### **One invoice**

For clients buying both fixed premium P&I and hull covers we can offer one invoice for all covers. We want to make dealing with us as easy and streamlined as possible. No more searching for the right piece of paper.

# BACK ON COURSE

For any company, accidents can be potentially disastrous to the balance sheet. Knowing that your insurer has the financial strength to pay any claims – promptly – is key to finding the right partner. With the highest security rating in the marine market, and assets of over USD1 billion, we have the financial foundations to build and maintain long-term relationships.

## Specialist team for specialised craft

We have established a specialist team to deal with small craft operators and to develop new products to meet their changing needs. With a depth of expertise in this area, we are well-positioned to offer the highest quality service possible. Helping you respond to accidents and events, and get your business back on course is as important to us as paying your claims.

That's why our insurance policy offers you:

- Access to a dedicated team of small craft specialists.
- Help whenever you need it – 24 hours a day, 7 days a week.
- An established network of surveyors and inspectors.
- Crisis management help for crew and other parties.
- Deep expertise in loss adjustment, risk assessment and technical services.
- Loss prevention advice and materials.
- Seminars and education.

## Support at every stage

By working with a global insurance provider, you will have access to market-leading knowledge, experience and resources, help in preventing losses where possible and, in the event that you do face one, support at every stage of the process.





# HOW WE HELP

We have designed P&I and hull covers for owners and operators of small craft, such as passenger vessels and local ferries, fishing vessels, tugs, working boats, coastal cargo carriers, barges and other small craft. These should be no larger than 3000 GT and be trading in European domestic or inland waters.

### Terms and conditions

Knowing what your costs are is important for the operators and owners of small craft, which is why we offer fixed premiums for both hull and P&I. For vessels up to 1000 GT and/or carrying up to 100 passengers, we can offer limits of USD 20 or 50 million for P&I and up to USD 5 million for hull

insurance. If your needs are greater than this, we offer the more extensive P&I insurance covers with higher limits on a mutual basis. This means that you become a Member of our P&I Club – a club that provides collective self-insurance to its Members by pooling their risks to obtain ‘at cost’ insurance. The club is controlled by its Members and does not exist to make a profit.

### Better safe than sorry

If you would like extended protection, we offer a number of additional covers, including war, machinery, ice, defence, loss of hire, and other extended related cover products.

### Our insurance covers include:

P&I	Hull
<ul style="list-style-type: none"> <li>• Personal injury (crew, passengers or third-party)</li> <li>• Cargo</li> <li>• Oil pollution</li> <li>• Fines</li> <li>• Wreck removals</li> <li>• Salvage</li> <li>• Towage</li> </ul>	<ul style="list-style-type: none"> <li>• Total loss</li> <li>• Damage to vessels</li> <li>• Liabilities in connection with collisions and contact</li> <li>• Salvage</li> </ul>

#### **Gard AS**

Postbox 789 Stoa, NO-4809 Arendal, Norway  
www.gard.no/no

##### **Mette Ellefsen**

Tel: +47 37 01 92 69. Fax: +47 37 02 48 10  
Mobile: +47 94 52 92 69  
mette.ellefsen@gard.no

#### **Gard AS**

Skipsbyggerhallen, Solheimsgaten 11  
NO-5058, Bergen, Norway  
www.gard.no/no

##### **Ivar Rokne**

Tel: +47 55 17 40 74. Fax: +47 55 17 40 01  
Mobile: +47 99 28 40 74  
ivar.rokne@gard.no

#### **Oy Gard (Baltic) AB**

Bulevardi 46, FIN-00120 Helsinki, Finland  
www.gard.no/fi

##### **Henry Hemtman**

Tel: +358 9 6188 3416. Fax: +358 9 612 1000  
Mobile: +358 50 414 6943  
henry.hemtman@gard.no

##### **Patrik Palmgren**

Tel: + 358 9 6188 3422. Fax: + 358 9 6121 000  
Mobile: + 358 400 465 852  
patrik.palmgren@gard.no

#### **Gard (Sweden) AB**

Västra Hamngatan 5, SE-411 17 Gothenburg, Sweden  
www.gard.no/sv

##### **Malena Edh**

Tel: +46 743 71 37. Fax: +46 743 71 50  
Mobile: +46 705 46 96 97  
malena.edh@gard.no

##### **Mariela Karvanen**

Tel: +46 31 743 71 34. Fax: +46 7437150  
Mobile: +46 705 92 68 02.  
mariela.karvanen@gard.no

##### **Jonas Albertsson**

Tel: +46 31 743 71 46. Fax: +46 743 71 50  
Mobile: +46 703 54 60 90  
jonas.albertsson@gard.no

