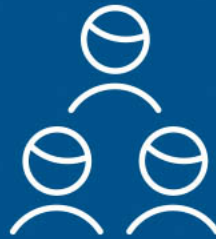




FLEXIBLE COVER
SOLUTIONS



DEDICATED LEGAL
SPECIALISTS



EXTENSIVE
ADVISORY SERVICES

GARD DEFENCE COVER
CLIENT CENTRED SUPPORT OF CHARTERERS
AND TRADERS

Gard Defence cover – client centred support of charterers and traders

A holistic and solution orientated approach with flexible cover solutions. A dedicated group of legal specialists supports charterers and traders with Defence insurance in Gard. Our team of in-house lawyers also provides extensive advisory services supporting charterers' and traders' day to day operations.

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Charterers come in many different shapes and sizes. Among our charterer and trader clients you can find all types of commodity traders, utilities, banks and mining companies, as well as terminal storage and pipeline users. Freight operators charter ships in as well as chartering out and therefore always have two contracts – one above in the charter chain and one below. A common configuration in liquid trades is a time charter above and a voyage charter below. Gard's Defence cover supports these operators well with their double exposure for charterparty disputes.

Some charterers and traders have an interest in the cargo they are carrying as a buyer or seller. In addition to providing insurance for their liability exposure as charterers, Gard supports traders with liability insurance in their capacity as cargo owners whilst the cargo is carried on a ship or whilst being loaded or discharged from a ship.

The extended cover will respond to freight, laytime, dispatch and/or demurrage disputes under sale contracts, loading, lightering, stowing, trimming or discharge of cargo as well as agency disputes.

Our dedicated group of lawyers, part of one of the largest legal teams in the industry, have the training and experience to work with this segment. With a broad range of in-house experience and expertise to draw from, Gard's Defence lawyers can assist in reviewing and drafting clauses and contract wordings and regularly provide advice in respect of current industry issues. We can ensure that our clients' maritime contracts are clearly and properly drafted and can help them to manage their risks effectively to mitigate or to avoid costly disputes.

With our extensive portfolio, Gard's Defence lawyers see some 3,000 cases each year, a third of which relates to charterers and traders. This can range from a simple enquiry with a request for legal guidance to a full blown legal dispute with a claim for payment made by or against our client.

The Gard Defence cover enables charterers and traders to carry out their business, secure in the knowledge that should something go wrong, they have access to a large team of Gard in-house lawyers available to provide advice and guidance whenever needed to avoid or mitigate legal disputes. Should enforcement become necessary, Gard Defence clients have the added peace of mind in knowing that legal costs cover is available to assist in protecting their rights.

You can find all the details in our [Gard Defence Cover brochure](#)

If you want to find out more about the Gard Defence Cover, please contact your Gard underwriter or reach out to us on email companymail@gard.no

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