

CGL Cover for Offshore and Specialist Ships

Risk solutions covering the specific risks faced by members involved in the operation of specialist vessels





In a world of increasing complexity,
our objective is to
help our Members and clients
manage the totality of their exposures -
both to existing and developing risks.

Providing the widest range of risk solutions

As a multi-line insurer – with the strongest rating in the marine market – Gard is uniquely positioned to understand how risks fit together, and identify the best choice of products, ensuring seamless coverage and service.

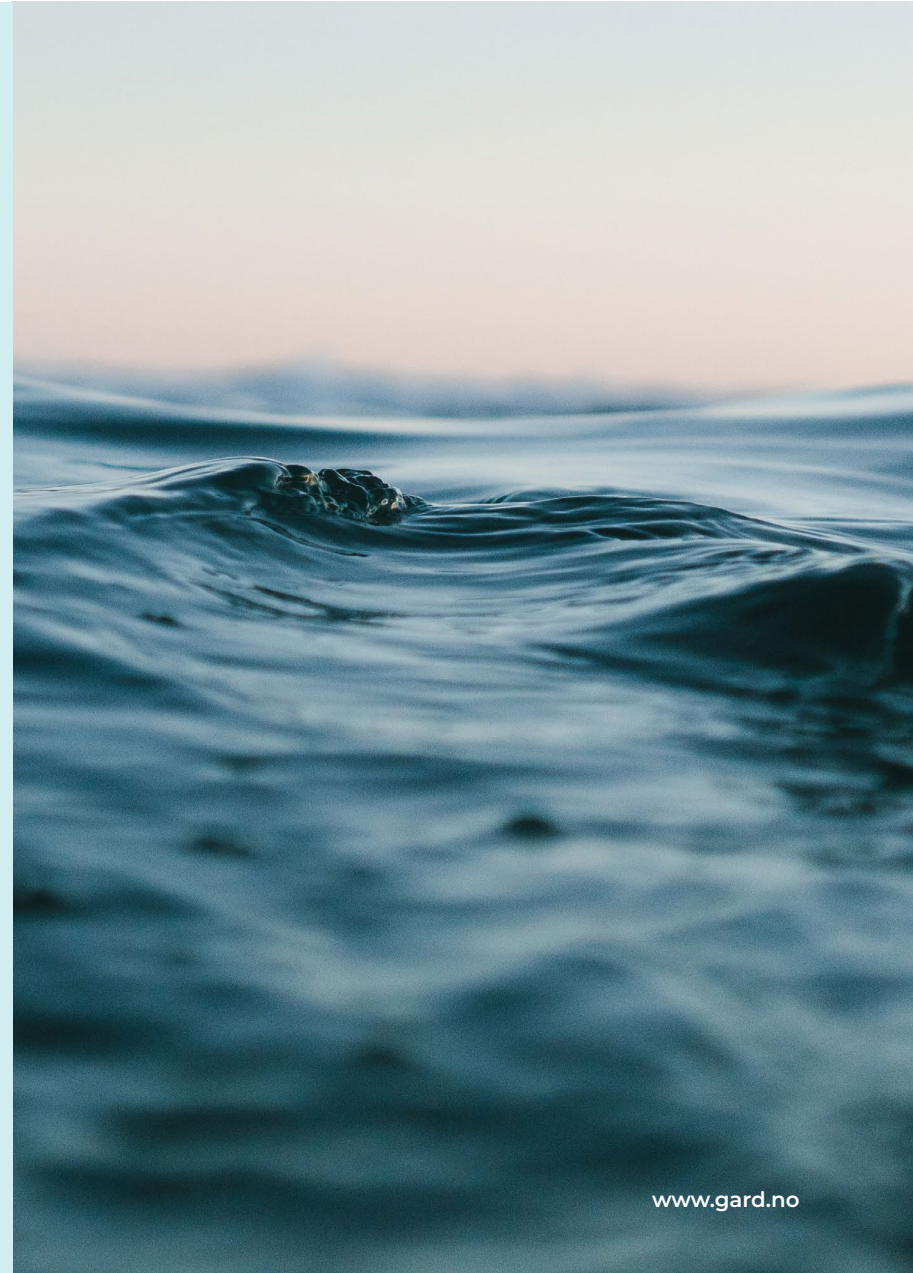
Innovation has always been a cornerstone of Gard's business model and, over the years, we have refined and extended our standard products and introduced a range of additional products, responding to special needs and requirements from different parts of the marine industry.

The P&I cover provided by the International Group of P&I Clubs is designed for the more traditional areas of a shipowner's activities, not for vessels used in the offshore oil and gas, and renewable industry. The type of vessels typically confronted with restrictions in cover due to the specialist nature of their activities and

the contracts they enter into include anchor handling, tug and supply ships, accommodation vessels, service operation vessels, offshore and diving support vessels, pipe and cable laying vessels, research and seismic vessels and dredgers.

The CGL cover is designed to make available a comprehensive insurance package to meet most of the liabilities and losses incurred by Members in connection with the operation of these specialist vessels.

Further information can be found on our webpage (www.gard.no) under "Products and Services", or from your usual contact.



Scope of cover

Gard's CGL cover responds to liabilities arising from the operation of specialist vessels, as well as contractual liabilities falling outside the P&I cover.

The assured is covered for liabilities that incur in direct connection with the operation of the ship.

Specialist operations

Liabilities that incur during the course of performing specialist operations, such as cable or pipelaying, dredging, well intervention, construction, installation or maintenance work.

Operation of sub-sea equipment and divers

Liabilities arising out of the operation of submarines, mini-submarines (ROVs), diving bells or the activities of divers.

Terms of contract

Liabilities that incur under terms of contract which are not falling under common law or knock-for-knock principle.

Towage

Liability in respect of towage is limited to contracts on full knock-for-knock and any exceptions is subject to preapproval by the Association.

Salvage

Liabilities incurred during incidental salvage operations arising out of offshore charterparties and contracts.

Carriage of radioactive equipment

Liabilities arising out of the use and presence on board the ship of equipment and substances customarily used in the offshore industry.

Scope of cover

Important exclusions

- Any liabilities in relation to damage to or loss of the contract works or failure to perform the contract works
- Injury to or illness or death of divers operating from the ship
- Damage to or loss of property in the care, custody and control of the Assured
- Towage liabilities
- Liability arising from pollution caused by blow-out etc.
- Loss of hole, well and reservoir
- Loss of equipment below surface of the earth

Who can be covered?

Gard Members and clients with underlying P&I.

Limit of cover

Further information on details of cover and limit of cover can be obtained from your usual contact.



Case studies

Gard's CGL cover respond to a number of liabilities tht fall outside the P&I insurance.

Liability to third party property

A cable laying vessel is contracted to install a cable on the seabed. In connection with the work an existing cable owned by a third party needs to be crossed. During the cable crossing an incident occurs causing damage the existing cable. According to the contract between the assured and its client, liability for third parties shall be allocated according to negligence.

The Gard solution

Cable laying is considered as a specialist operation and cover would be available under CGL for liabilities arising during such specialist operations. Thus, the assured's legal liability for loss of or damage to the existing cable would be covered under the CGL cover.

Operation of divers

The shipowner is using the services of professional divers from the ship to inspect a pipeline. During the inspection, the diver incidentally causes damage to an adjoining pipeline.

The Gard solution

The CGL cover responds to liabilities in respect of damage to the existing

property arising from the activities of divers where the assured is responsible for such activities.

Contractual requirement to remove wreck

A service operation vessel is engaged in maintenance work at an offshore wind farm. During crane operations, the ship's crane breaks and is lost overboard. The client requests that the assured removes the wreck of the crane since it prevents further work. According to the contract between the assured and its client, there is a requirement that any wreck must be removed by the assured to the extent such removal is imposed by law or when such wreck is interfering with the client's operations.

The Gard solution

The CGL cover responds to the contractual liability in respect of costs and expenses relating to the raising, removal, destruction, lighting and marking of the Ship or of the wreck of the Ship or parts thereof or of its cargo lost as a result of a casualty. Thus, the assured's liability to remove the wreck of the crane due to it interfering with the client's operations would be covered under the CGL.



We are here to help



1907
founded in Arendal,
Norway



Mutual ownership
Owned by shipowner
members



Marine & Energy
Offer hull, loss of hire,
IV and various energy
insurances



P&I
Leading P&I club, with
large range of additional
covers



A+
All insurance carriers



Global network
13 offices, 600+ employees,
400+ correspondents

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