



## Gard Defence cover – more than just insurance

Our global Defence expertise is deep and extensive. It enables us to quickly focus on the issues that need to be addressed.

Published 17 June 2021

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The cost of legal advice and representation, even involving relatively small uncomplicated disputes, may run into hundreds of thousands of US dollars. Some shipowners and charterers face a continuous flow of disputes in their business operations, the costs of which can be a considerable strain on the company's finances. For some, facing one major dispute alone could bankrupt the company.

The Gard Defence cover enables shipowners and charterers to carry out their business, secure in the knowledge that should something go wrong, they have cover available to assist in protecting their rights and access to a large team of Gard in-house lawyers available to provide advice and guidance when needed. The flexible and comprehensive risk solutions provided under the cover are not restricted to defending cases brought against the client, nor to claims for freight and demurrage. Our Defence cover would also include cover for costs incurred in pursuing claims. The list of risks covered includes numerous types of claims and disputes arising

- under charterparties and bills of lading,
- in connection with the sale and purchase of ships, and
- even under contracts of affreightment where a ship has not yet been nominated.

We are also ready to extend cover to our clients in their capacity as cargo owners and traders for certain disputes arising under pure sale contracts.

### **Your legal support**

Each client is allocated a designated in-house lawyer who will handle the claims and serve as the main point of contact on any Defence related matters. The close relationship between the Gard lawyer and the client helps to avert disputes, promote settlements, achieve quick payment of debts or mitigate any losses. Being a Gard Defence client not only gives you access to our in-house legal team, but also to the wider Gard expertise in our global claims and loss prevention organisation, as well as to our worldwide correspondent network.

With one of the largest and most experienced teams of specialized Defence lawyers, we are able to offer effective claims handling support and legal advisory services to our Defence clients. Our team handles more than 3,000 cases each year, resulting in a deep working knowledge of the legal issues which may arise in the shipowners' or charterers' day to day operations.

### **Mediation and early neutral evaluation**

Dispute resolution tools can be instrumental in reaching a compromise that promotes a continuing relationship between business counterparties while saving time and money for all.

Gard can provide internal mediation, including informal intervention, and early neutral evaluation services to help resolve disputes in conflict cases involving two or more Gard members or clients.

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

\*\*If you would like to find out more about the Gard Defence Cover, please contact your Gard underwriter or reach out to us on email \*\* [companymail@gard.no](mailto:companymail@gard.no)

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