



# CGL Cover for Mobile Offshore Units

A comprehensive general liability product designed to fit seamlessly with the underlying MOU P&I Insurance





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.

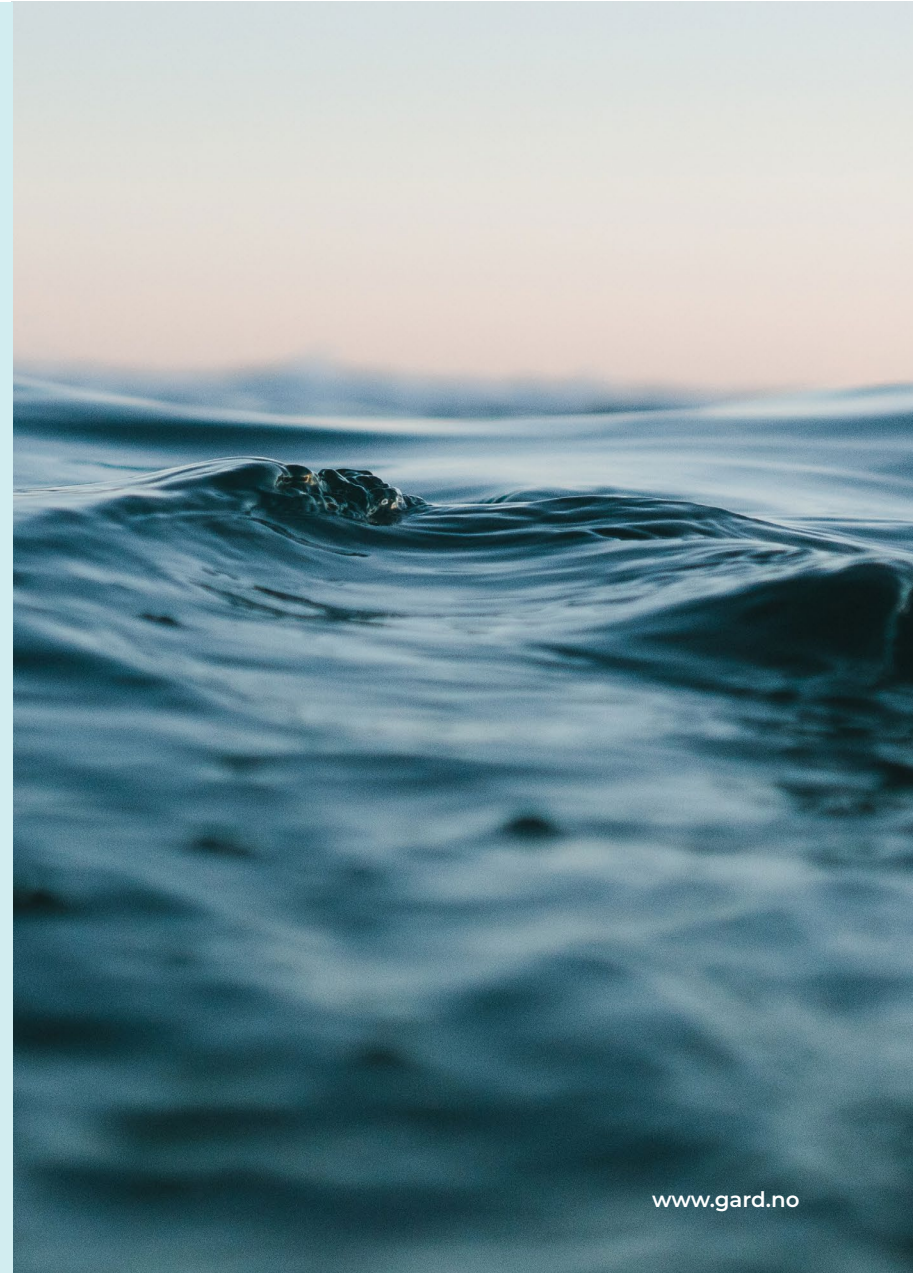
Innovation has always been a cornerstone of Gard's business model. Over the years, we have refined and extended our standard products and introduced a range of additional products, responding to particular needs and requirements from various parts of the marine industry.

Gard's involvement in the insurance of Mobile Offshore Units (MOUs) engaged in the exploration and production of oil and gas began in the early 1970's. Then, as now, the P&I insurance provided by the International Group of P&I Clubs did not cater for vessels carrying out drilling or production operations. Gard responded by establishing a separate P&I insurance for MOUs aimed at providing the cover the industry needs.

The CGL cover for MOUs affords cover for liabilities beyond the scope of the P&I cover. The CGL cover has been designed and developed to provide a seamless cover with the underlying P&I, together providing a comprehensive liability insurance package.

In a world of increasing complexity, Gard's objective is to help Members manage the totality of their exposures – both to existing and developing risks.

Further information can be found on our website ([www.gard.no](http://www.gard.no)) under "Products and Services", or from your usual contact.



# Scope of cover

*Specialist cover for specific risks faced by parties involved in the operation of MOUs*

The purpose of the MOU CGL Cover is to insure the Member's liabilities arising out of operations or activities by or at the risk and responsibility of the Member beyond the scope of the P&I insurance.

The cover has been designed and developed to provide a seamless cover with the underlying P&I cover without the risk of gaps or overlap.

## **Scope of cover**

- Liability to personnel
- Liability to property
- Liability for chartered ships
- Liability arising from pollution caused by blow-out
- Wreck removal/clean-up of debris

## **Who can be covered?**

Gard Members with underlying MOU P&I cover.

## **Limit of cover**

Standard limits USD 10 million and USD 25 million (with sub-limits USD 5 million and USD 10 million for seepage and pollution from well).

## **Important exclusions**

Following are some exclusions from the MOU CGL Cover:

- Loss of equipment below surface of the earth
- Loss of or damage to the chartered ship
- Wear and tear latent defect

# Case studies

Practical examples of how the cover will respond.

## **Pollution from well**

During a drilling operation there is blow-out from the well being drilled causing pollution from the well. According to the contract between the Member and its Client the Member is responsible for pollution from the well up to a limit of USD 5 million.

### The Gard solution

Liabilities, losses, costs and expenses arising from pollution from the well being drilled – such as clean-up costs; remedial measures; third party liabilities – would be covered under the MOU CGL.

## **Liability to personnel**

An employee of the Member is injured during inspection at a new supply base location for the drilling rig's next drilling campaign.

### The Gard solution

The MOU CGL would respond to liabilities incurred by the Member in respect of injury to any of its employees, even for activities which are not directly connected with the operation of the vessel, such as an inspection of a new supply base.

## **Liability to property**

The Member has well-testing equipment owned by its Client on board the vessel which will be operated from the vessel. This equipment is damaged whilst in use.

### The Gard solution

The MOU CGL will respond to cover liabilities in respect of property which is considered to be in the care, custody or control of the Member.



# 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**  
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400+ correspondents



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