



Excess Marine Liabilities

Bumbershoot (Marine Umbrella)

Specific Excess

## Who needs Excess Marine Liabilities coverage?

Most maritime business organizations including vessel owners and operators trading on the oceans or the coastal waters, lakes and rivers require excess marine liabilities coverage. Also, shipbuilders, ship repairers, stevedores, terminal operators, ship charterers and contractors engaged in maritime-related construction projects need this protection.

## What's covered?

The excess marine liabilities policy provides legal liability coverage in excess of primary liability policy limits, usually provided by ocean marine, marine casualty and casualty underwriters.

Conditions: Occurrence or claims made, according to exposure.

## MOAC's Excess Liabilities forms

### Bumbershoot

This is an excess indemnification form intended to encompass the insured's liabilities arising from vessel ownership, operation, other maritime liabilities and incidental concurrent non-marine liabilities. It includes specific reference to Protection and Indemnity insurance in its insuring agreements. This form provides excess over both marine and non-marine scheduled primary and underlying insurance.

### Specific Excess

This coverage responds in the event that the scheduled primary or underlying insurance as scheduled is exhausted. For the most part, coverage follows the same insurance agreement terms, conditions and limitations of scheduled underlying insurance protection.





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