



WEST.

Extended Covers

Towage Cover

The West of England helps meet Member's operational requirements by offering additional insurance products which complement normal P&I cover. Certain liabilities arising from towage by or of an insured vessel fall outside normal P&I cover and the Club's Towage Extended Contractual Liability Cover provides the necessary additional cover for those liabilities.

The Problem

Towage by an insured vessel

The Member's vessel may be a purpose-built tug or on occasions they may wish to utilise another type of vessel for towage. The Club's Rules clearly set out the terms under which cover is provided and except under limited contractual conditions, the Member's normal P&I cover does not include their liability for damage, loss of the tow, or liability to the owner of the tow for pollution from or wreck removal of the tow and nor does it cover loss or damage to cargo or other property on the tow.

Two of the greatest risks owners of a towing vessel face - despite the terms of the contract including any knock for knock clause - are being held liable by a relevant authority for pollution from the tow or for the wreck removal of the tow.

Towage of an insured vessel

Normal P&I Club cover extends to liabilities arising from towage where during the ordinary course of trading it assists the vessel to enter or leave a port and manoeuvre within a port. Cover for towage liabilities can be extended by agreement with the Club to certain classes of vessels, such as unpowered barges and lighters as

well as integrated barge units that are purpose built for being towed/pushed in the ordinary course of trading, to the extent that such liabilities are not included under the entered vessel's hull policies.

Any other towage would not be considered customary and cover is available only to the extent it has been agreed in writing in advance by the Club and on such terms as the Club Managers may require.

The Solution

The West of England's Towage Extended Contractual Liability Cover provides protection where a Member enters into a towage contract that is not on standard industry forms such as TOWCON or TOWHIRE or the entered vessel is not a tug or a vessel designed or converted for towage operations. This product provides coverage for Members' liabilities that fall outside normal P&I cover as a result of the terms of the contract, including liability to third parties and or property damage for which the Member is held liable under the contract. It can be extended to include Member's contractual liability arising not out of their own negligence but

that of a contractual partner. Fully flexible and able to be tailored to meet a Member's precise requirements, the cover is backed by the West of England's outstanding service.

Conditions of cover

■ Certain towage operations may be considered as being Specialist Operations and may therefore require different cover. Members should consult the Club for guidance

Cover is subject to the Club's Class 1 Rules and excludes liabilities that are recoverable under the Member's normal P&I cover.

What can be covered?

- Pollution from and wreck removal of the tow
- Towage not on industry standard terms
- Negligence of a contractual partner

EXTENDED

Further details of this and other products are available from your local underwriting team, details of which can be found on our website: www.westpandi.com

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