



**WEST.**

**WAR & PIRACY  
PROTECTION**

## War

A comprehensive primary war risks insurance. It offers first-class cover for physical loss and/or damage together with P&I on a primary basis caused by war or war like conditions and is backed by A rated reinsurers.

Most standard hull and machinery and P&I insurance policies exclude loss and liabilities caused by war or terrorism, meaning shipowners and operators need to buy specialist war risks cover separately. West now provides such cover as part of its drive to give Members, non-members and brokers a wider market choice.

### Key Features

Provides cover against damage, loss and liabilities from primary war risks normally excluded from standard H&M and P&I policies.

Covers damage caused by mines, torpedoes, bombs, weapons, terrorists and malicious persons.

Insures against losses and liabilities resulting from capture, seizure, arrest, restraint, detention or strikes in a conflict zone.

All internationally recognised war conditions accepted, including Nordic Marine Insurance Plan and Institute War and Strikes Clauses.

Backed by A rated insurers.

### How it works

West War is provided directly by the Club's underwriting team and is fully supported by A rated insurers and established A rated war risks reinsurers, ensuring flexibility on rating. West War claims will be handled or supported by West's highly experienced claims team, depending on whether the Club has a leading or following line.

West will write leading or following lines on brokers' slips, with predetermined breach additional premiums for entering higher-risk areas.

### Who can be insured

West War is for all West's existing P&I Members as well as other high-quality owners and operators of blue water tonnage.



## War FAQs

### What are we doing?

We are pleased to provide a comprehensive primary war risks product, West War. West War offers first-class cover for physical loss and/or damage together with P&I on a primary basis caused by war or war like conditions.

### Why are we doing it?

This new offering is designed to enhance the Club's services to Members, while broadening our appeal to non-members and further grow our footprint in the global marine insurance markets. The new products will complement our core P&I, Defence, Hull and Extended Covers, as well as West Partner products for Delay and Primary Loss of Earnings (with Nordic), Cyber Risks (with Astaara) and Legal and Claims Consultancy (with Qwest). We now provide such cover as part of our drive to give Members, non-members and brokers a wider market choice.

### How are we doing it?

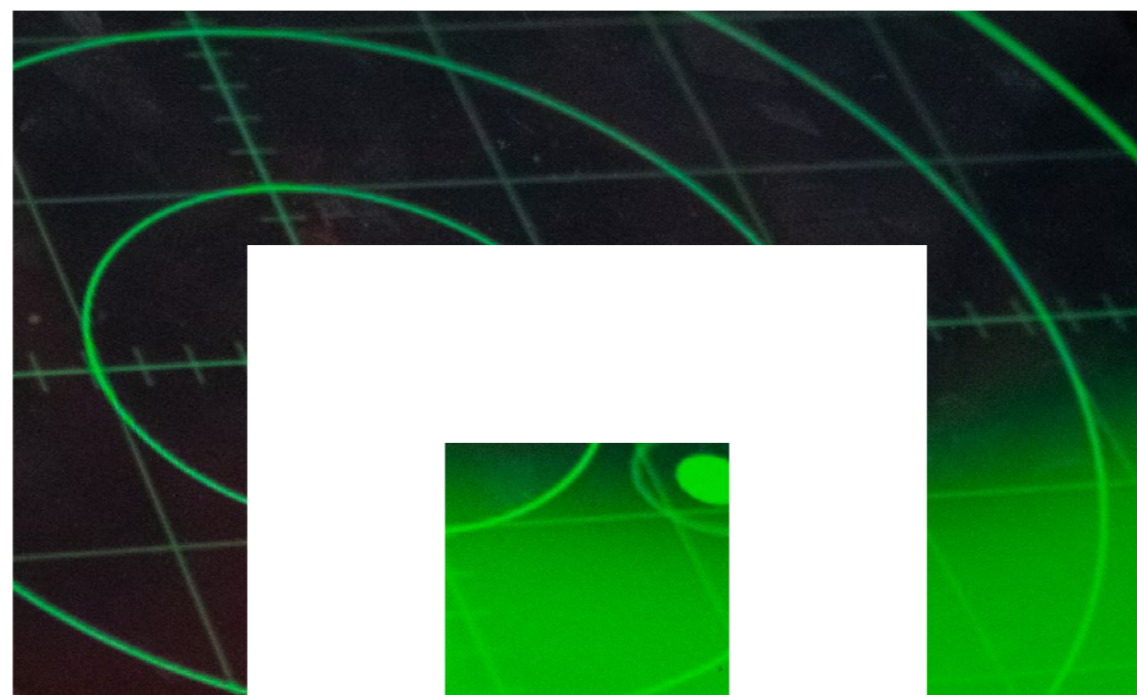
West War is being provided directly by the Club and will be fully supported by established war risks reinsurers.

### Who is it for?

West War is intended for all West's existing P&I Members as well as other high-quality owners and operators of blue water tonnage.

### What cover are we providing?

West War will cover against damage, loss and liabilities resulting from primary war risks normally excluded from standard hull and P&I policies. These include damage caused by mines, torpedoes, bombs, weapons, terrorists and malicious persons, and losses and liabilities arising from capture, seizure, arrest, restraint, detention or strikes in a conflict zone. All internationally recognised war risks conditions are accepted, including Institute War and Strikes Clauses.



## Piracy Protection

The West Piracy Protection product is Kidnap and Ransom insurance for shipowners, a tailored solution protecting shipowners and operators and their crew against the outcomes of piracy attacks in high-risk areas such as the Gulf of Guinea and the Gulf of Aden.

This product brings together West P&I and the Hamilton Syndicate at Lloyd's – with the Hamilton Piracy Protection policy made available through West P&I as a service for Members, non-members and brokers.



### Key Features

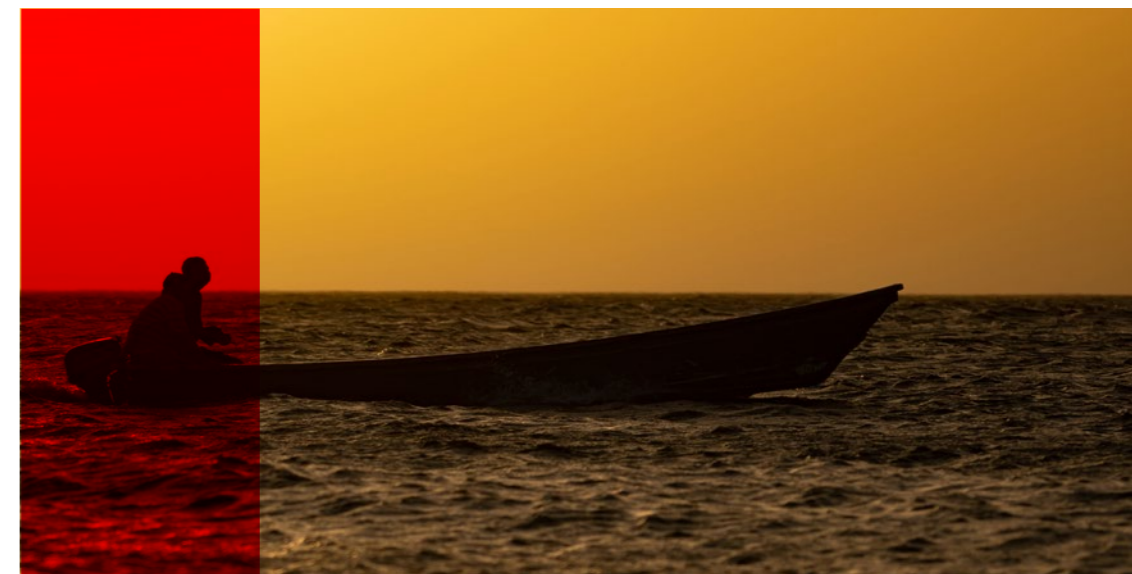
- An enhanced Kidnap and Ransom product proposition created between West P&I and Hamilton, with in-built specialist services provided by Crisis24 and HFW
- Includes legal service cover as standard, unlike many other Kidnap and Ransom products
- Cover extends to intent to kidnap. Including response service, additional expenses and personal accident
- Provides indemnity for 14 days after the vessel has been released, under an extension cover available to protect against Loss of Hire
- Includes reputational risk cover
- Cover can be purchased on either a voyage by voyage basis, or as an annual policy

### Insured Events under the 'Piracy Protection' policy wording:

- Piracy – captives taken or allegedly taken
- Seizure – of the vessel, illegally followed by a ransom demand in each scenario
- And Piracy attempts – where no captives are taken

### Insured Losses include:

- Payment of ransom
- Loss of ransom in transit
- Response consultant fees
- Additional expenses – including repatriation and rehabilitation of crew and unscheduled port calls
- Legal Liability
- Personal Accident
- Under a separate extension, Loss of Hire arising out of the seizure or an attempted piracy boarding where captives are not taken



# West Piracy Protection FAQs



## Why Buy it?

### Piracy:

- **Legal Services** – Piracy Protection offers legal services. Many other competitor products do not: even where legal advice is covered, it is not always clear whether the advice extends to legal services. In this proposition, legal expenses are covered within Additional Expenses.
- **Reputational Risk** – This product covers Additional Expenses and provides the services of HFW to assist in managing threats to a company's reputation.
- **Piracy Boarding** – Traditional piracy policies do not cover events where no hostages are actually taken. This product includes cover for the intent to kidnap. The extension covers Response services, Legal Services, Additional Expenses (bunkers, port fees, medical and psychiatric services), Legal liabilities and Personal Accident.
- **HFW Legal Services** – Clients have access to HFW Legal Services, experts in piracy situations and the market leader in this field.

### Loss of Hire:

For Gulf of Aden and Gulf of Guinea, standard LOH coverage is very limited and not effective. Loss of Hire (LOH) policies tend to have a time-based excess e.g. 14 days. In reality, a quite plausible scenario in the Gulf of Guinea is that pirates will either:

- board a vessel and take hostages away, or
- board a vessel and fail to capture hostages; the crew might manage to take shelter in a citadel and the pirates might react by damaging the vessel before leaving without hostages.

In either of these 2 situations, the incident may last only a few hours. Under conventional LOH, coverage would cease at the point the pirates leave the vessel. Therefore, the conventional LOH policy does not respond to the time it takes to get a relief crew on board, or to carry out repairs to the ship to make it seaworthy to continue its voyage. In contrast, the Piracy Protection policy wording provides indemnity for 14 days after the vessel has been released.

## Why are we doing it?

This new offering is designed to enhance the Club's services to Members, while broadening our appeal to non-members and further grow our footprint in the global marine insurance markets. The new products will complement our core P&I, Defence, Hull and Extended Covers, as well as West Partner products for delay and Primary Loss of Earnings (with Nordic), Cyber Risks (with Astaara) and Legal and Claims Consultancy (with Qwest). We now provide such cover as part of our drive to give Members, non-members and brokers a wider market choice.

## How are we doing it?

West Piracy Protection is being provided directly by the Club (and supported by our partner Hamilton on a reinsurance basis).

### Who is it for?

West Piracy Protection is available through West P&I as a service for Members, non-members and brokers, who trade their vessels in high-risk piracy areas. You can send an enquiry through to the team using [westwar@westpandi.com](mailto:westwar@westpandi.com)

## What cover are we providing?

West Piracy Protection will cover against the risk of piracy where captives are taken, piracy attempts where captives are not taken, and illegal seizure of a vessel. An extension of cover is available to protect against Loss of Hire on the same basis.

### How it works

West Piracy Protection is provided directly by the West's underwriting team and is fully supported by our reinsurance partner, Hamilton. Claims response will be provided by key business partners: Crisis24 and HFW Legal Services.

All lines will be written 100% by West P&I.



# Standard covers

The Club's core range of insurance products provide comprehensive cover for shipowners and charterers engaged in every sector of the shipping industry. Each is available as a standalone product or can be combined to provide a bespoke insurance solution.



## Mutual

Mutual P&I is the core product offered West. It provides comprehensive protection against a wide scope of liabilities a shipowner might face and, by virtue of the Club's membership of the International Group of P&I Clubs, unparalleled limits of cover.



## Fixed

To meet the needs of operators of smaller vessels, West offers a tailor-made fixed premium liability insurance product offering P&I cover in accordance with Club Rules, coupled with full claims handling support.



## Defence

Our Defence Cover insures legal costs and other expenses in pursuing or defending claims in respect of entered vessels across a wide range of disputes. It also provides a commercially focussed in-house legal advisory service to owner and charterer Members.



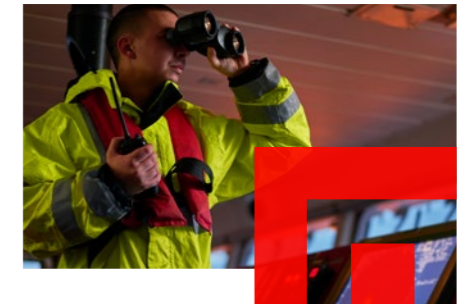
## Charterers & Traders

Charterers operate in an ever-increasing litigious environment where the liability exposure has become more burdensome. The West's Charterers Comprehensive Cover (CCC) has been continually developed to meet the demands of this changing environment.



## Offshore & Renewable Energy

We recognise the unique nature of risks faced by Members operating in the offshore sector and offers a tailor-made insurance product to cover these additional risks which sits alongside and augments the Member's normal P&I Rules cover.



## Piracy Protection

A tailored product to meet new patterns of piracy costs to owners, with extended coverage and emergency response expertise.



## Hull

A comprehensive hull and machinery insurance product which is run by an experienced and recognised hull underwriting and claims handling team, backed by A-rated reinsurers.



## War

A comprehensive primary war risks insurance. It offers first-class cover for physical loss and/or damage together with P&I on a primary basis caused by war or war like conditions and is backed by A rated reinsurers.



## Why West of England?

The West of England is a leading insurance provider to the global shipping industry, combining financial strength with outstanding service to help its Members meet the continually evolving liability environment in which shipowners, operators and charterers operate.

We also safeguard and promote our Members' interests in many other areas of their business. We believe that protection for our Members is as important as the indemnity insurance we offer. To provide both we are responsive to our Members' needs and proactive in looking after their interests, enabling them to more easily achieve their business goals.

### Our strengths

- An international Club with a global membership
- A worldwide office network providing dedicated underwriting, claims and loss prevention service to our Members
- A Member of the International Group of P&I Clubs

## Contact

For queries and general information, please contact the West War department on the global email address – [westwar@westpandi.com](mailto:westwar@westpandi.com)

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### Your West War and Piracy Protection specialists



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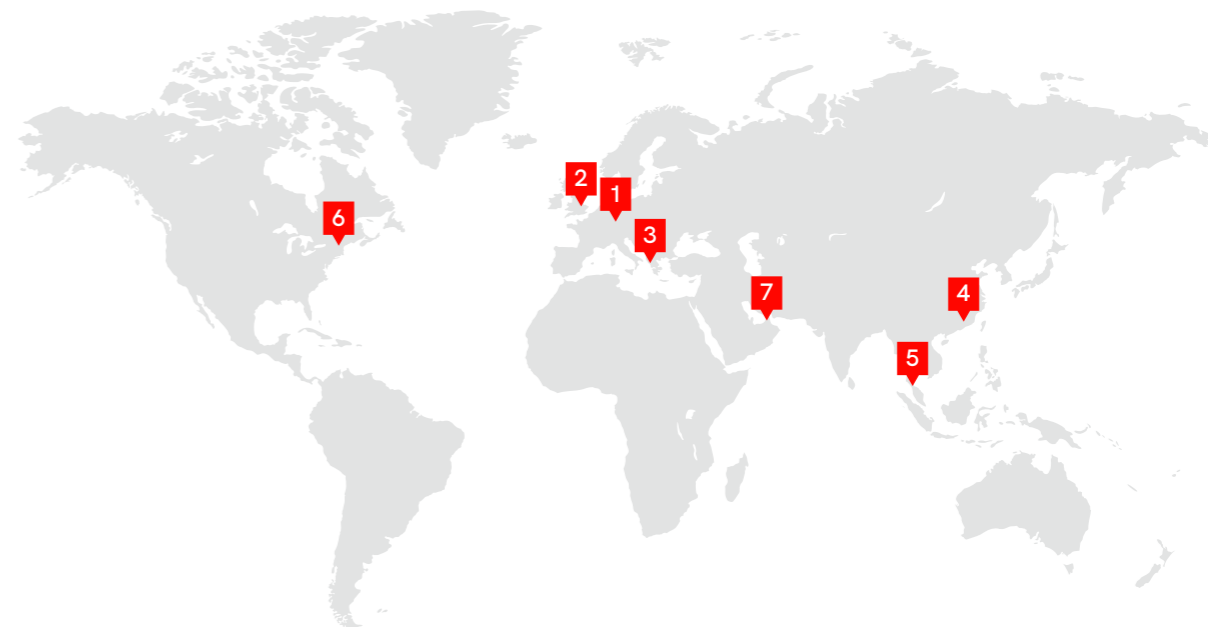
### Our Piracy Protection Partners Underwriting/Reinsurance partner



Hamilton's team is supporting this proposition with their market-leading K&R expertise, and will be supporting West in a reinsurance capacity.

## Global Coverage

Providing localised services to the world-wide membership.



### 1. Registered office

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### 2. UK (London)

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### 4. Hong Kong

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### 6. USA (New York)

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### 7. Dubai (UAE)

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Office 16-31  
Dubai, UAE

### Claims Service Partners Our Partners



Crisis24 - Your global partner in integrated security risk management

With more than 30 years of experience and infrastructure in 45 countries, Crisis24 has taken risk management by storm, enabling large companies to mitigate threats and confidently conduct their operations at home and abroad.



HFW - A global law firm with deep, sector focussed expertise

HFW is an international law firm with over 600 specialist lawyers worldwide. HFW is widely recognised as the leading global law firm managing and resolving incidents in complex and hostile environments.



**WEST.**

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