

**THOMAS  
MILLER**  
SPECIALTY

# SHORESIDE PROPERTY

*Security for your Assets*

Coverholder at **LLOYD'S**

## **THOMAS MILLER SPECIALTY – A FLEXIBLE PLATFORM**

Thomas Miller Specialty is a Specialist Underwriting Agency created when Thomas Miller acquired the Osprey Underwriting Agency in 2015. The resultant Underwriting Agency draws on the strengths of both organisations and provides the clients of Thomas Miller Specialty a flexible and proven platform from which to access specialty risks insurance.

A focused and flexible insurance product designed to provide comprehensive coverage designed specifically for owners and operators of shoreside property and related equipment. We can provide the opportunity to combine the physical damage coverage with the primary liability coverage under one policy.



## COVERAGE

An all risks insurance policy designed specifically to meet the needs of any owner of commercial property located on or around the coastal area, with specific focus on areas of the World exposed to wind, flood and earthquake.

In particular we will focus on providing an insurance solution for operators of small to medium sized marine related businesses. These businesses include: Ship Repair Facilities, Warehouse and Storage Facilities, Docks, Piers, and Privately Owned Terminals and Shore-Side Facilities.

## THE DIFFERENCE

In addition to the all risks physical damage coverage that covers not only the property, the cover extends to all scheduled equipment associated with the operation and the business interruption that can occur when that equipment or property becomes affected by accident and/or natural disaster.

In addition the policy can be extended to include Third Party Liability coverage that dovetails seamlessly with the property coverage to give a fully comprehensive primary product through Thomas Miller Specialty.

We pride ourselves on delivering a fast turnaround, with all policies secured by 100% Lloyd's of London.

### Policy Limits:

Per Property Limit	<b>USD 20 Million</b>
Per Equipment Limit	<b>USD 20 Million</b>
Business Interruption Limit	<b>USD 10 Million</b>

**With an overall maximum Combined Single Limit Loss of USD 30 Million.**

**In addition we can offer terms for Third Party Liability (Marine General Liability)** to extend coverage to combine the Physical Damage, Business Interruption and Third Party Liability that dovetail effectively together:

- **For US domiciled risks:** Liability limits of USD 1m per occurrence, USD 2m in the Aggregate for all losses, other than in respect of products and completed operations which limited to USD 1m in the aggregate.
- **For risks domiciled outside the USA:** Liability limits of up to USD 25m per occurrence.

## TAILORED COVER

Each Product can be underwritten on standard market forms that can be tailored to meet a client's specific needs.

## ABOUT THOMAS MILLER

**Thomas Miller is an independent and international provider of insurance, professional and investment services.**

Thomas Miller has a particularly strong presence in the international marine, transport and professional indemnity sectors, where they manage a large percentage of today's foremost insurance mutuals. Thomas Miller also manages insurance services for marine claims management and solicitors, with brands including Thomas Miller Specialty, UK P&I, UK Defence Club, TT Club and ITIC.

## CONTACT US

For more information about Thomas Miller Specialty and how we can help you with your marine insurance needs please visit our website [thomasmillerspecialty.com](http://thomasmillerspecialty.com), email [marinespecialty@thomasmiller.com](mailto:marinespecialty@thomasmiller.com) or call **+44 (0) 20 7283 1227**.

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