

**THOMAS
MILLER**
SPECIALTY

Thomas Miller Specialty P&I



Coverholder at **LLOYD'S**

Thomas Miller Specialty P&I offers leading insurance and related risk management services through a product range which includes P&I, Maritime Employers Liability, Marine General Liability and Cruise Cover written by a highly experienced underwriting team based across two strong hubs, London and Hamburg.

The products provided by TMS P&I benefit from Thomas Miller's international office and support network. It enables all Thomas Miller Specialty teams to support brokers and clients with loss prevention, information and claims support – all around the world.



Thomas Miller Specialty P&I (TMS P&I)

Experts in marine insurance Specialist underwriting

Thomas Miller Specialty P&I offers an extensive range of insurance solutions to the commercial marine industry, including:

- **Protection and Indemnity**

Protection and Indemnity insurance to owners of smaller to mid-sized vessels and inland craft on a fixed limit, fixed premium basis.

- **Maritime Employer's Liability**

Designed to provide employers, who are not vessel owners, with liability coverage in respect of their employees who may be required to work on vessels from time to time.

- **Marine General Liability**

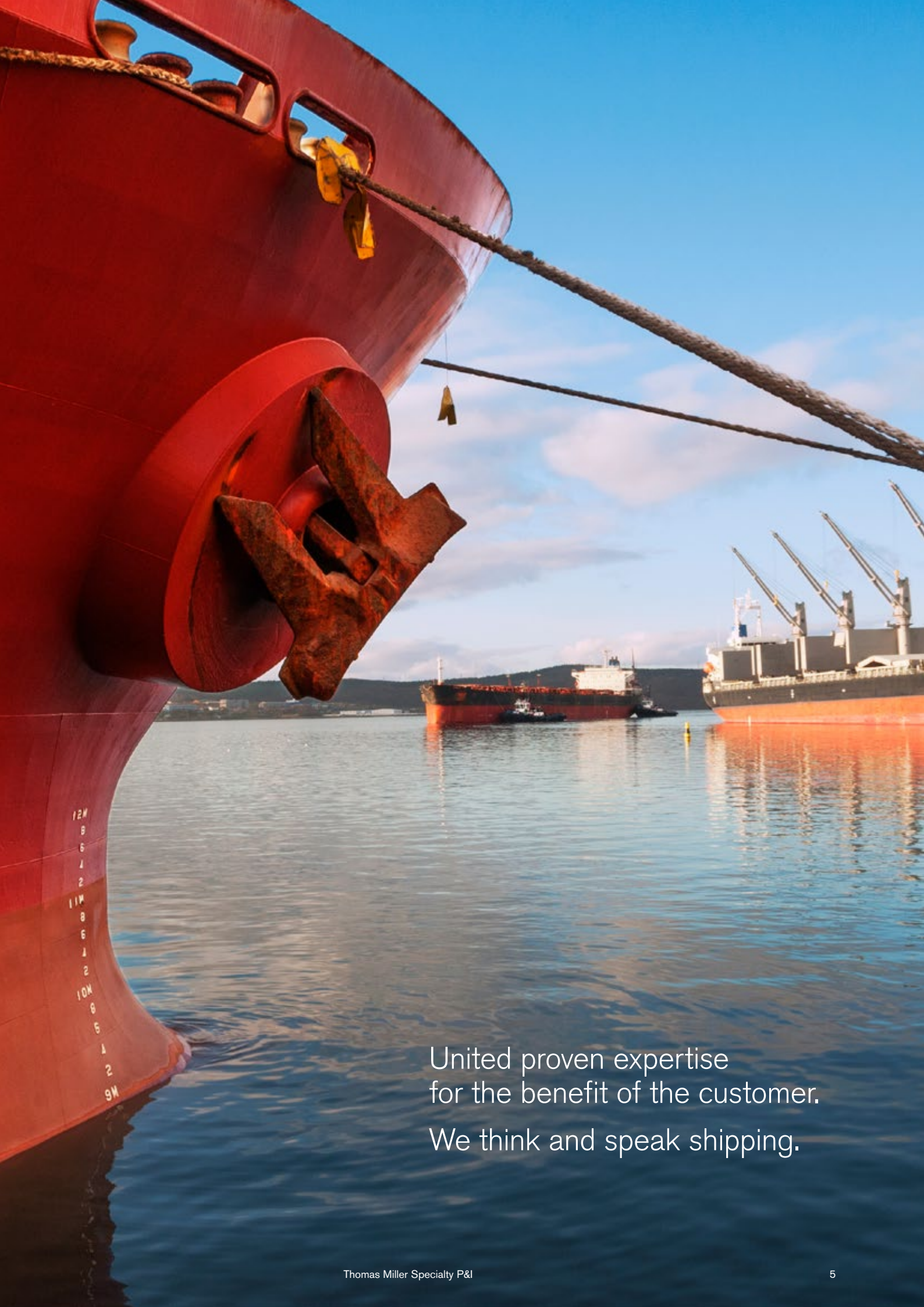
An extensive programme specifically designed to provide operators of shore and dockside facilities with primary third party liability coverage.

- **Business Interruption for Cruise Vessels**

Tailored to secure the profits of various cruise industry market players.

Policies backed and secured by AIG and Lloyd's of London

Thomas Miller Specialty policies are backed and secured by AIG and Lloyd's of London. Our marine insurance cover is managed and run by highly experienced individuals who can draw from a wealth of knowledge, having been involved in both the Mutual Club world and the Lloyd's and London commercial insurance market.



United proven expertise
for the benefit of the customer.
We think and speak shipping.

Protection & Indemnity

TMS P&I provides reliable P&I cover for owners and charterers of sea-going vessels and caters for the particular needs and specific requirements of inland craft. The successful concept of focusing on small and medium-sized vessels has led to a sizeable portfolio of more than 5,000 vessels (as at 09/2019).

Fixed premium

TMS P&I offers P&I on a fixed premium basis. We primarily insure small and mid-sized vessels to avoid the indirect burden for insureds through the much higher risks associated with larger vessels. TMS P&I also caters for the specific needs of inland crafts and covers the costs, expenses and damages connected with legal and third party contractual liability.

Reliable acceptance

As a shipowner or charterer you can only be successful if you operate your ships and business with a high degree of skill and competence. When insurance cover is needed it is important to know that you always have comprehensive and reliable protection on your side. Thus, all aspects from "Arrest Guarantees" to "Bank Acceptance" to "Japan Admission" to "COFR" to "Blue Cards" are reliably covered by our services.

Budget certainty

TMS P&I customers don't have to fear any additional premium calls. When you take out our fixed premium P&I insurance contract you can calculate the final cost of your insurance protection without any budgetary concerns.



100% A+rated



\$500 million limit
(\$1m IRO US risks)



**365 days a year
at your service**



Marine General Liability

Marine General Liability offers a comprehensive primary third party liability cover specifically designed to provide coverage for owners and operators of shore and dockside facilities.

Cover includes:

- **Ship Repairer's Legal Liability** covers the legal liability obligations a ship repairer has for damage to vessels while in their care, custody and control
- **Stevedore's Legal Liability** covers the legal liability obligations a stevedore has for damage to vessels and their cargo while in the care, custody and control of the stevedore for the purpose of loading and discharging a vessel
- **Terminal Operator's Legal Liability** covers the legal liability obligations a terminal operator has for damage to cargo while in their care, custody or control for the purpose of storage
- **Wharfinger's Legal Liability** covers the legal liability obligations a wharfinger has for damage to vessels and their cargo while in their care, custody, or control
- **Marina Operator's Legal Liability** covers the legal liability that a Marina Operator has relative to visitors and other third parties visiting the location as well as the vessels under their care, custody and control.

Specifically crafted policies

Cover can be tailored for Ship Repair Yards, Terminal Operators, Marine Contractors, Wharf Operators, Marina Operators and Stevedore Operations, with the policy form having been specifically crafted in conjunction with the main Marine General Liability wording. In addition, cover can be provided for most marine contractors who may not have their own facilities but instead work as sub contractors within a third party's location or specific project.

Tailored cover

Each product can be underwritten on policy forms specifically written, often with the applicant's broker, to meet the needs of the insured.



100% A+ rated



\$25 million limit
(\$2m IRO US risks)



**365 days a year
at your service**



Maritime Employer's Liability

Maritime Employer's Liability offers insurance specifically designed to provide cover for employees who may be required to operate on or from vessels from time to time but where their employer does not own or operate the vessel itself.

Meeting contractual obligations

Maritime Employer's Liability is particularly important in the United States for marine contracting firms whose employees may find remedy for death or personal injury under the Jones Act, despite the employee being shore-side for the majority of time.

- Under US federal law, the Jones Act, masters and members of the crew are not restricted to statutory compensation acts (State Workers' Compensation) and may sue their employers for injuries sustained in the course of employment
- This insurance is often contractually required for supernumeraries / third party personnel working on vessels under contract, including but not limited to, concessionaires, engineers and the like
- Cover available on a Worldwide basis, tailored to Geographic and Nationality status.

Individual applications required

All applicants are required to fully complete and sign an application form to be submitted via their appointed broker to Thomas Miller Specialty. You can download an application form from our website or obtain a form through your appointed broker.

Policies are backed and secured by AIG who are A+ rated by Standard and Poors.

Claims

Insured's can call on Thomas Miller Specialty's global reach to support claims quickly and efficiently, anywhere in the world.



100% A+rated



\$1 million limit



**365 days a year
at your service**



Cruise Cover

Cruise Cover protects the revenues of owners and operators in the cruise industry against the very specific perils involved with this particular area of marine and tourism.

The cruise industry is booming worldwide, yet it is a challenging business for the operators. Various perils beyond the control of the ship-management may lead to severe interruptions and it is not only classic Hull claims that may lead to the disruption of a cruise.

Cruise Cover caters for the specific needs of cruise vessel owners and operators to secure their profits.

Insured interest

- **Loss of Revenue:** income from travel/ticket sales, onboard revenue, shore excursions, etc
- **Additional Costs:** e.g. charter costs for vessel replacement, increased bunker costs, etc
- **Special Expenditure:** costs for marketing campaigns and guest compensation

Target tonnage

- River cruise vessels
- Seagoing passenger vessels
- Excursion vessels on rivers, lakes and in harbours

Cover sections

- Damage to Hull & Machinery
(incl. special equipment such as A/C and vacuum systems)
- Authority measures
- Obstructions / blockages of waterways
- Health hazards
- Natural hazards (on demand incl. high/low water on rivers)
- Mitigation costs being born to avoid voyage cancellations

Cover exclusions

- War and terrorism (can be covered separately)
- Late delivery from shipyard
- Arrest of vessel
- Strikes

Policies are backed and secured by AIG who are A+ rated by Standard and Poors.



About Thomas Miller

Thomas Miller is an international provider of market leading insurance services. Most of the businesses we currently own or manage are acknowledged leaders in their chosen market. Our portfolio includes mutual organisations and, increasingly, specialist insurance services businesses.

Thomas Miller principal activities include:

- Management services for transport and professional indemnity insurance mutuals
- Managing general agency
- Professional services including technical services, legal services, captive and claims management
- see www.thomasmiller.com

About Thomas Miller Specialty

Thomas Miller Specialty offers leading global insurance and related risk management services across a number of sectors, including marine, offshore and general aviation.

- Our service is supported by an extensive global network of correspondents who provide a full backup service to owners, underwriters and Thomas Miller Specialty's claims department.
- Our P&I cover can call on Thomas Miller Specialty's global reach to support claims quickly and efficiently, anywhere in the world.
- see www.thomasmillerspecialty.com

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