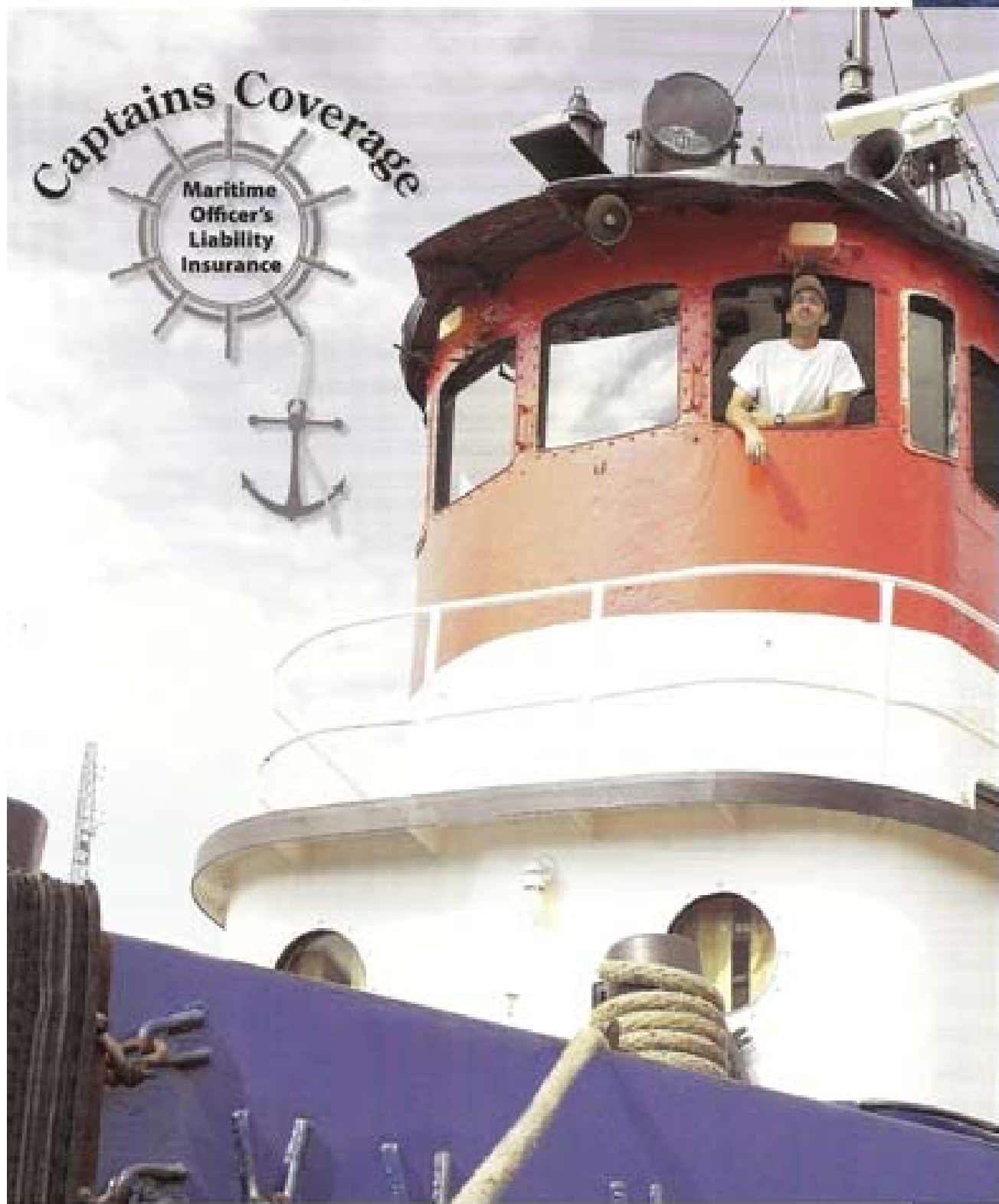


NO MORE

“going down with the ship.”



New coverage defending and indemnifying individual Maritime Officers from liability due to injury, property damage and pollution

Captain's Coverage: Maritime Officers are no longer left high and dry.



Most domestic Protection & Indemnity insurers won't protect a vessel's named Maritime Officer who isn't the vessel's owner.

Robinson & Son has designed a new policy in order to accommodate U.S. Coast Guard Licensed Mariners. Introducing

Captain's Coverage, an insurance product designed to defend and indemnify the individual Maritime Officer from legal liability arising out of bodily injury, property damage or pollution.

Captain's Coverage keeps a weather eye open

In response to these changing winds of Maritime Officers' liability concerns, Robinson & Son's Captain's Coverage legal liability insurance, written with RLI – rated "A+" (Superior) by A.M. Best – provides Maritime Officers coverage with combined single limits of \$500,000 or \$1 million, including defense costs.



Explicit exclusions include:

- Any incident in which a vessel is operated outside of the Maritime Officer's license grade or without a valid or current license
- Any incident in which the Maritime Officer is operating under the influence of illegal drugs or alcohol
- Knowingly committing an illegal act in the conduct of duty.

Risk of lawsuit

The Staten Island Ferry crash of 2003... the Baltimore Water Taxi accident of 2004... the capsizing of the Ethan Allen on New York's Lake George in 2005 – all have revealed that government officials and plaintiffs' attorneys may be quick to file personal suits against Maritime Officers on a vessel, regardless of the officers' connection, or lack thereof, to the incident.

Meanwhile, the Seaman's Manslaughter Act and the Pollution Prevention Regulation – allowing "whistle blowers" to notify the Coast Guard of pollution-related incidents – also threaten Maritime Officers with potential legal action.



Captains Coverage



For more information...

Please go to our website, www.captainscoverage.com –
*you will need to consult the actual policy for exact terms,
conditions and exclusions governing coverage.*

Contact: 1-888-746-9230

info@captainscoverage.com

RLI[®]

Fundamentally Innovative