

An eye on P&I: A marine podcast from Marsh

Episode 9 How hull and P&I interact



Broad distinction



Hull policies cover damage to the ship itself.



P&I policies cover third-party liabilities. However, there can be overlap, e.g., the **Norwegian Plan**, which can cover damage to both the ship and third-party property.



Excess cover is available, provided the ship was insured for its proper market value.



The podcast provides **practical examples** of how collision liabilities can be shared. P&I clubs often cover a quarter of the risk, whilst hull underwriters cover the remaining. The club usually negotiates liability and handles claims. Both hull and P&I can cover 100% if requested.



The podcast also explains the interaction between hull and P&I cover in cases of **general average** and **salvage** contributions.



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