

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

Episode 11 Ancillary covers



Ancillary covers:

Insurances for additional risks not covered under standard P&I policies.

Available for shipowners and charterers.

Arranged on a fixed premium basis.



Extended cargo insurance, also known as **shipowner's liability (SOL)** cover, is an important example. Protects against certain contractual liabilities under a bill of lading such as **geographical** and **technical** deviations.

Other examples of ancillary covers:



Storage during transshipment (**bailee insurance**) and **through transport insurance (TT cover)**.



Extended TT cover further protects against liabilities for damage caused by the container itself during inland carriage.



Extended contractual liability insurance, covering charterers' liabilities under onerous contracts, particularly in respect of Terminal Service Agreements (TSAs).



Other ancillary covers mentioned include **ad valorem** and **specialist operations** cover for ships engaged in operations like drilling or dredging.

For more information, please contact our podcast hosts:



John Trew
Special Advisor
Marine, Cargo, and Logistics
+44 (0)7768 288 472
john.trew@marsh.com



Chloe Taylor
Client Executive
Marine, Cargo, and Logistics
+44 (0)7585 479 350
chloe.taylor@marsh.com

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