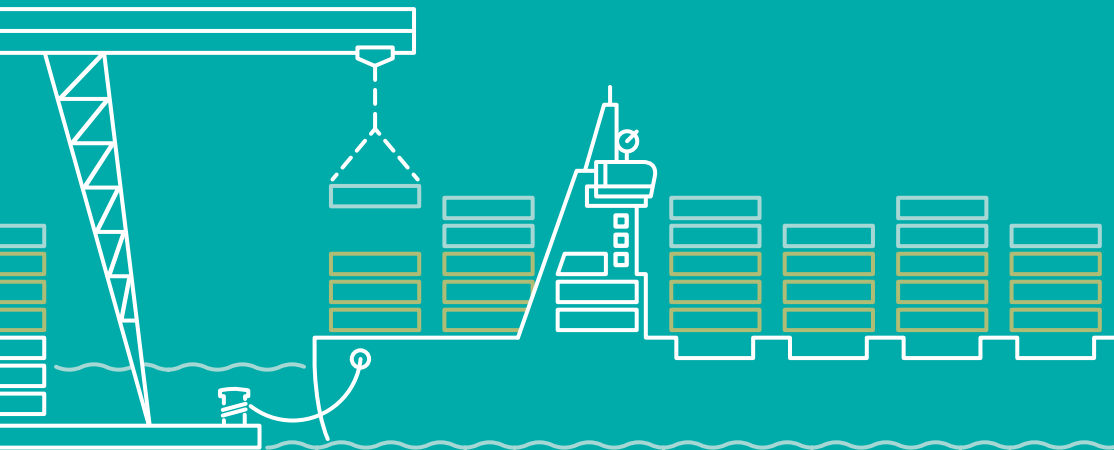


Global Corporate & Commercial

# Marine

We speak your language



# What's keeping you awake at night?

## It's a question we ask our clients every day...

The maritime and shipping industries are more competitive than ever. Global trade has meant enormous volumes, but also significant challenges. Customers expect their goods delivered on time, every time, on a global scale. Merchant vessels have become larger and more complex, driving up hull values...

From piracy to climate change, shifting regulations, local compulsory insurance, pollution legislation and cyber threats for new, digitally connected systems, today's shipping industry is grappling with a complex global scenario.

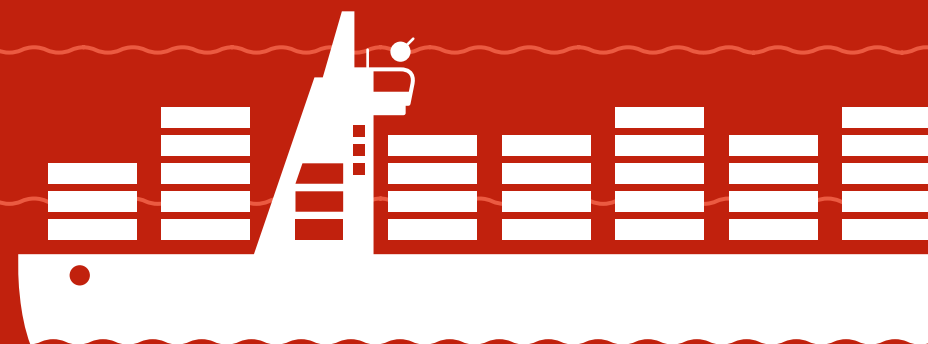
That's where we come in. We know what you're facing, from new risk to increased investments technologically avant-garde vessels. Whether you are worried about your goods in transit safety/integrity, vessels, supply chains disruptions, marine builders' risks, or marine facility management, we have the solutions for you. We'll help you overcome the difficulties you face in daily operations, resolving claims and conflicts before they can impact your business.



Piracy



Accidents

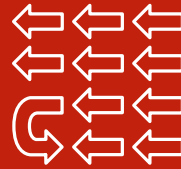




Terrorist attacks



Increased competition



Shifting regulations



Climate change



Emerging risks



Cyber risks



Geopolitical change



Local compulsory insurance



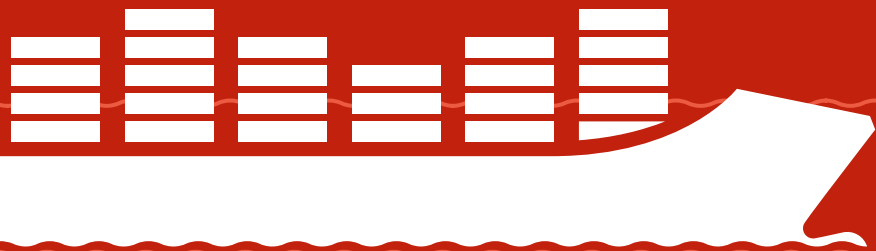
Business continuity



New technologies

**From rough seas to safe harbors,**

**let Generali protect your business from risks.**



**We speak your language.**

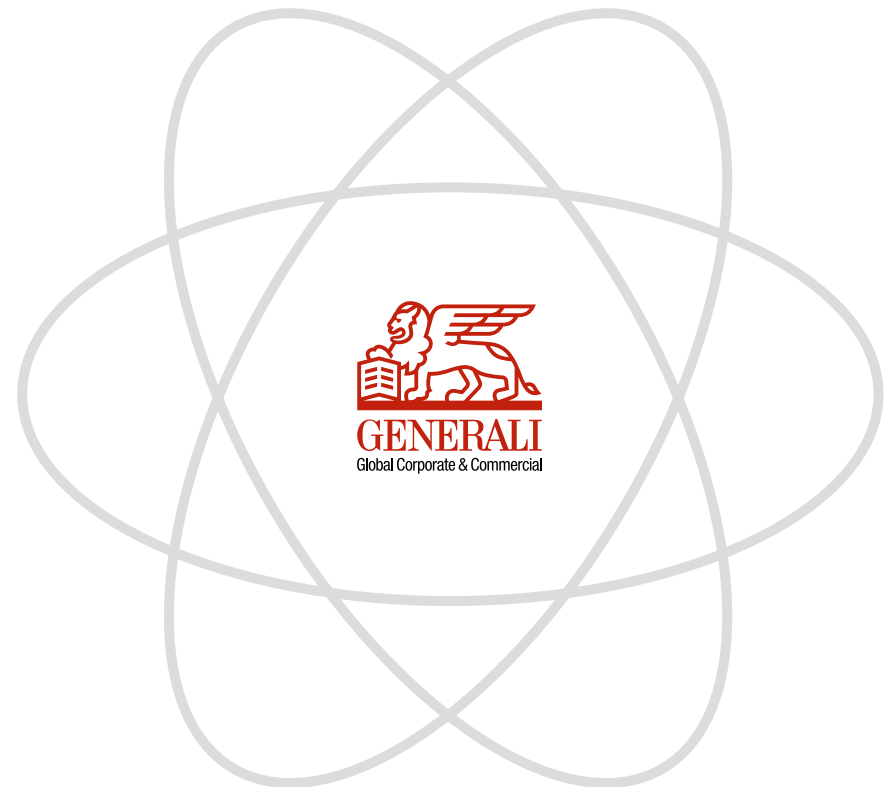
We don't just insure, we reassure.  
Our global reputation is built on solid insurance expertise,  
backed by sound advice, ongoing support and a human touch.

# At Generali, your challenges are our business

We speak the maritime language. For nearly two centuries we've been helping maritime companies improve efficiency and effectiveness. We will work in close partnership with your broker, developing proposals that drive your business's upside as well as protect your downside. Our goal is to help you overcome all the challenges you face in your industry, helping your business continue to run smoothly by resolving any claims issues you may face quickly and efficiently.

We **SPEAK**  
your  
language

We speak your language and partner with your company, using our global experience, local knowledge and sector insights to promote your interests. Our contingent capital and insurance solutions are as original, seamless and flexible as your business requires, and we aspire to add value far beyond resolving your immediate risk management needs.





**HELPING** your  
business **succeed**

Our experienced underwriters work closely with your claims handlers across more than 160 countries, making sure you have the same level of service abroad that you enjoy at home. Thanks to our experience and strengths in the insurance market, we're in a position to provide you with the most advanced, innovative solutions and best practices. We are dedicated to putting our "living network" of experts at your service, guaranteeing your business profits from their diverse skills and capabilities. For us, it's all about creating a partnership with you, making sure you have the right person at the right time, and developing a business relationship based on reliability, transparency and continuous assessment.

**ADDING VALUE**  
beyond **the policy**

Thanks to a professional team of marine insurance experts, we can offer you industry-specific solutions across the full range of marine insurance products, including Cargo and Goods in Transits, Fine Art, Ocean-going vessels, Pleasure Craft, Carriers Liability, Builders' risks and Ports and Terminals Operators' Liability.

For claims, we're proud to provide a Boutique Service that helps anticipate and resolve difficulties in the claims handling process before they can materialize. This service offers customized solutions before a large claim occurs by presenting and implementing possible dedicated Loss Prevention solutions, sound claims handling procedures and a dedicated crisis management service that can assist your business above and beyond your individual policy(s).

At heart, our service is a reflection of our commitment to share our expertise and experience in managing large claims directly with you. We want to be more than just your insurer: we want to be your partner for better, safer business.

**AGILE, FLEXIBLE**  
and **ADAPTABLE**

With hubs in Genoa, Hong Kong, London, Madrid, Paris, Prague and São Paulo, we have the right talent on the ground to adapt policy language and make sure you have coverage appropriate for both local and international regulations. Boasting a global presence for almost two centuries, we have developed a community of senior underwriters who remain constantly and continuously updated and informed about the industry. This enables us to react immediately to change, supporting our clients and adapting to their needs no matter what happens in the fast-paced, fluid maritime industry.

Our global network and worldwide view make us the perfect partner to design a program custom-tailored to the needs of your company, supporting you as you deal with current and future challenges. We're proud to offer you the right tools and people to help your business succeed.

**Don't worry, we speak your language.  
We'll spend time getting to know you, understanding the challenges and hazards you face.**

# Insurance tailored to your needs

## HOW WE DELIVER OUR SERVICE:

### Personnel

Our team of professionals is fully equipped to assist you, and includes underwriters, operations specialists and claims handlers who have been trained and prepared to manage every situation clients may face. We'll provide you with a dedicated Service Manager who is responsible for overall program delivery in terms of issuance, monitoring and reporting. Every company and network partner can count on a central team that is entirely dedicated to our Multinational Program and network management, and focused on fully satisfying our clients' needs.

### Claims Handling

We know how important claims services are for your business. These services are often a deciding factor in choosing an insurer for Multinational Programs. We provide a local claims service that includes dedicated teams and service level agreements. All relevant aspects are tailored to your requirements, helping us provide you with an integrated pre-loss to post-loss process.

### Global Tool

Our proprietary web-based IT platform is designed to manage the entire lifecycle of Multinational Programs. Both group companies and network partners use this tool to provide our clients with best-in-class service. It performs a dual function, allowing us to:

- Manage services by ensuring and supporting execution of the entire issuance process for local policies, as well as providing monitoring and reporting capabilities that allow us to provide the excellent service that we are committed to;

- Manage the portfolio by ensuring that all of the information regarding Multinational Programs is unified and stored on a single, searchable platform available to underwriting, claims, reinsurance and accounting departments.

## CARGO RISKS

We provide a wide range of coverages designed to respond to challenges in both international and domestic businesses. No matter the size of your company, we will always serve and support you, dedicating the same care and attention to small enterprises as we do to large multinationals and medium-sized companies. Our senior underwriters will tailor solutions specifically to your needs that include but are not limited to:

- Multinational Programs;
- Cargo stock throughput;
- Temperature-controlled goods;
- Commodity trader specificities;
- Project cargo with delay in start-up;

## HULL AND MACHINERY

Our extensive marine insurance experience helps make us the best interlocutor to take care of your assets. We provide protection against physical damage to all kinds of ocean-going and brown waters vessels, including relevant equipment and machinery.

We cover you against First and Third party liabilities, loss mitigation expenses and general averages costs. Ancillary coverage may also be granted to increased value in the event of total loss, loss of hire and war risks. We offer coverage for a broad range of merchant and specialized vessels including, but not limited to:

- General cargo vessels
- Containers ships
- Bulk carriers
- Tankers
- Passengers vessels
- Barges, tugs, tow boats
- Mega yachts and pleasure crafts

Our Underwriters can also provide Builders' Risks policies for the various perils faced during the construction or conversion of vessels. This kind of policy includes physical loss of or damage to vessels during construction, along with associated liabilities while the vessel is under the shipbuilder's care, custody, and control.

You'll find that both our senior underwriters and our senior claims handlers will remain constantly by your side in order to design and propose the best, most suitable solutions for your business. Our custom-tailored marine insurance solutions embed industry best practices, risk management expertise, Loss Prevention & Risk Engineers, loss mitigation advice and repair cost estimates, and can vaunt the support of highly qualified, selected surveyors.

## CARRIERS, LOGISTICIANS AND MULTIMODAL OPERATORS

Whether your standard Terms of Trades are based on statutory conventions or on agreed contracts of carriage with your principals, we will provide the support you need to provide your customers the best service possible and protect the goods under your care, custody and control. Thanks to our large capacity and strong financial ratings we are in a position to help provide the guarantees your clients need in terms of solidity and capabilities, supplying any size coverage they may require.

Our insurance solutions provide you a wide range of coverages, including:

- Contractual liabilities
- Professional liability and Error & Omission
- Third party liability

- Bodily injuries
- Accidental pollution liability
- Warehouse keepers liability
- Shipping agency liability
- Stevedores liability
- Custom brokers liability
- Fines & duty costs
- Shippers' interest insurance

By accessing our online insurance certificate solutions you can issue the certificates your principals will need for their lenders and custom clearance purposes. Our Loss Prevention departments will help you review your operation standards, surveying the warehouses you manage as well as your lashing and securing methodologies.

## PORTS AND TERMINAL OPERATORS

Our experience underwriters can boast core knowledge in marine liabilities, and are able to propose bespoke policies to cover claims arising from third-party liability, including:

- Property damages and bodily injury
- Error & omission
- Accidental pollution
- Fines & duties costs
- Handling equipment
- Business interruption
- Terrorism

We'll sit down with you and review the provisions in your port services agreement, making sure you have the best possible coverage for your business. We will custom-tailor coverage for you, regardless of whether you are a port authority, terminal operator, wharfinger, stevedore or marina operator.

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