

# MultiModal Liability Insurance

Insurance Product Information Document  
EF Marine  
Marine Liability Insurance for MultiModal Operators



This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.



## WHAT IS MULTIMODAL LIABILITY INSURANCE?

A liability insurance that provides cover against your legal liabilities and third-party liabilities that may occur because of your marine business activities.



## WHAT IS INSURED?

- ✓ Errors and Omissions
- ✓ Pollution
- ✓ Cargo liability
- ✓ Liability to property
- ✓ Personal Injury, loss of life and illness
- ✓ Fines
- ✓ Collection costs
- ✓ General average
- ✓ Enquiry Expenses
- ✓ Sue & Labour and legal costs

We can provide several additional covers and extensions.



## WHAT IS NOT COVERED?

We will not reimburse you for liability caused intentionally or by your willful misconduct or the claims is tainted with illegality or serious impropriety. We will also not reimburse you for liability which arises from business activities we did not agree to cover. Full details on what is not covered can be obtained from EF Marine on request.



## ARE THERE ANY RESTRICTIONS ON COVER?

Risks that are recoverable under any other of your insurances are not covered. If liability is imposed on you which is exemplary or punitive. Several risks like war risks, nuclear risks, biochemical risks or cyber risks are not automatically covered. Full details on restrictions can be obtained from EF Marine on request.



## WHERE AM I COVERED?

This depends on the geographical location of your activities and will be tailored to your needs.



**WHAT ARE MY OBLIGATIONS?** You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. You must inform us promptly of any claim, dispute, matter or event which occurred, or which could lead to a claim under this insurance.



**WHEN AND HOW DO I PAY?** You can pay your premium as a one-off payment, annually or in instalments. Payment(s) can be made by bank transfer.



**WHEN DOES THE COVER START AND END?** Your cover will take effect on the date stated in your policy. After the first year, you can cancel your insurance by notifying us in writing.



**HOW DO I CANCEL THE CONTRACT?** After the first year, you can cancel your insurance by notifying us in writing.