

We understand Marine Insurance.

An overview of our appetite.



Traded regionally and online

We offer products across a diverse range of marine insurance needs. From eTrade products to tailored programmes, we work with you to understand your customers' requirements and aim to provide solutions that meet their needs. Our dedicated underwriting team brings specialist expertise and local decision-making authority, helping us support brokers and customers with confidence.

Cargo

Cargo and Stock Throughput

Providing cover for your customers' goods for physical loss or damage in transit and in storage outside the ordinary course of transit. We offer both a plain English product and Institute Cargo Clauses-based products, providing comprehensive levels of cover for customers' goods. Cover can be tailored to your customers' requirements, including:

- Import and/or Export
- Domestic transits (UK or Overseas)
- Non-sale and intercompany movements
- Storage at own or third-party locations within the UK or Overseas
- Exhibitions (UK and Overseas)
- Engineers tools and representatives samples

Target Risks

Our risk appetite is broad and we can consider cover across a wide range of goods, including, but not limited to:

- Consumer goods
- Industrial goods
- Textiles including clothing
- Plant and machinery
- Chemicals
- Electrical goods
- Foodstuffs
- Medical goods and pharmaceuticals
- Building materials
- Defence

Transit



- Moving tools, goods, and equipment around the UK
- Small businesses and tradespeople
- Different methods of transit, so whether own vehicles, third-party carriers or postal service

A straightforward all risks policy for UK-based businesses. It provides comprehensive and competitively priced cover for moving own goods, tools, and equipment. Get a quote and buy online in minutes, as well as hold cover and issue documentation, with Intact Insurance Broker Portal or Acturis.



Freight and haulage



Freight

Covering your customers' liability for the carriage and/or storage of third-party goods for hire and reward, under standard trading conditions such as RHA, CMR, UKWA, Logistics UK (formerly FTA), as well as Full Responsibility, named customer contracts, and uplifts from standard limits of liability, plus an optional extension for trailer cover. Designed for couriers, road hauliers, freight forwarders, warehouse keepers, and similar. Our Freight product can be tailored to meet your customers' individual requirements. One policy, wide cover.

Target Risks

- Haulage operations
- Warehouse keepers
- Freight forwarders
- Couriers

Haulage - including employers' liability (EL) and public liability (PL)

Covering your customers' liability for the carriage of third-party goods for hire and reward, plus the option to include EL and PL cover. This product is traded online, through the Intact Insurance Broker Portal or Acturis, giving you a quick and easy quote and bind option for SME customers. All standard trading conditions are included, RHA, CMR, Logistics UK (formerly FTA), as well as Full Responsibility, and uplifts from standard limits of liability. Cover can also be extended to include trailers.

Target Risks

- Haulage contractors
- Couriers

Transportation

Maritime Equipment

Cover provides financial protection against loss, damage, or theft of marine equipment and machinery while in transit, storage, or operational use.

Our global cover includes cover for owned and hired equipment whilst:

- Sub sea
- In transit
- Topside
- In store or operation

Target Risks

- ROVs (Remotely operated vehicles)
- Oceanographic sonar and survey equipment
- AUVs (Autonomous underwater vehicles)
- Mooring equipment
- Trenchers
- Ploughs
- Dive bells
- 'On vessel' fixed equipment
(not covered by a Hull insurance policy)



Hull

Covers physical loss of or damage to a vessel's hull, machinery and equipment. Cover can be extended to include liability to third parties. Our Hull Solutions product is designed for a broad spectrum of UK businesses that own or operate commercial vessels.

Target Risks

- Crew transfer vessels
- Offshore support vessels
- Tugs and other working craft on inland, coastal, and ocean-going waters

Marine Trades

Designed for businesses across the leisure and pleasure marine sector. It offers the flexibility to support a wide range of cases, from small SMEs to some of the UK's largest marine businesses. We can cover third-party liability, property, handling equipment, boat builders risk, business interruption, vessels, and employer liability.

Target Risks

- Wet and dry marinas
- Vessel storage operators
- Repairers and builders
- Pontoon and marina equipment manufacturers and installers
- Boat dealers
- Yacht clubs
- Chandlers and maritime equipment suppliers
- Harbour commissioners
- Marine contractors, engineers, and skippered charter boat rental operations



What sets Intact Insurance apart?

01

Risk

A wide underwriting appetite catering for risks from small SMEs to large corporate customers, including overseas subsidiaries.

02

Underwriters

Regional offices with a solution-focused underwriting approach that aims to deliver solutions that meet customers' needs.

03

Claims

A dedicated claims team with specialists across each of our product lines. In addition, brokers and policyholders can notify us of Cargo claims valued at up to £10,000 online through Intact Insurance Cargo Claims, using a simple step-by-step process to provide the information we need at a time and place that suits them.

How to trade with us.

One Intact Insurance, two ways to trade.

Looking for speed and ease at the right risk size?



Trade online

For risk features that fall within our standard parameters, our online platform enables swift 'straight-through trading' of our Marine products.

[Sign in](#)

Complex requirements for risk profiles?



Trade regionally

For more information and to get a quote, speak to your local underwriting team.

Alternatively, visit our website for further details on our products and your Intact Insurance contact.

[Visit our website](#)