

A black and white photograph of a sailboat on the water, viewed from the deck looking towards the horizon. The mast and rigging are prominent on the right side, and the sea is visible on the left. The text 'MARINE INSURANCE' is overlaid in large white letters on an orange background across the middle of the image.

MARINE INSURANCE

Life on the water comes with unique risks.

Whether they're cruising the open ocean, lakes or rivers, or are onshore, we can help you protect your customers, their watercraft or their marine-based business.

As one of the largest insurers of marine risks in Canada, we offer a complete range of insurance solutions to help protect your customers and keep them safe – from bow-to-stern protection for commercial vessels and pleasure craft to coverage for docks and piers, marine equipment and the transit of cargo, passengers and workers.

COVERAGE FOR ALL YOUR NEEDS

- Cargo
- Pleasure Craft
- Marine Liability
- Hull & Machinery
- Protection & Indemnity
- Vessel Builders
- Boat Dealers
- Piers & Docks

COVERAGE OPTIONS

We offer a variety of standard and enhanced coverages designed to fit your customer's specific exposures.

Cargo

Description	Target Customers	Additional Details
Covers worldwide ocean/air import and export shipments, sellers' and buyers' interests, contingent interest, difference in conditions, extended storage and warehousing in the course of transit, inland transportation and distribution, and loss of revenue arising from a cargo loss.	<p>Target customers:</p> <ul style="list-style-type: none"> • Importers and exporters • Manufacturers, wholesalers and retailers • Rail, trucking and airline companies • Commodity traders • Logistics service providers, including freight forwarders and custom brokers <p>Target industries:</p> <ul style="list-style-type: none"> • Automobiles • Chemicals • Food and beverage • Machinery • Metals • Ores or concentrates • Pharmaceuticals • Refrigerated/frozen goods • General merchandise • Personal effects 	<p>Coverage can vary from all risks to named perils/FPA to various trade clauses.</p> <p>Standard coverages:</p> <ul style="list-style-type: none"> • Shortage from containers • Return shipments • Container demurrage charges • Debris removal • War and strikes • Duty • Increased value • General average • Sue and labour • Salvage charges <p>Enhanced coverages:</p> <ul style="list-style-type: none"> • Exhibition coverage • Salesman's samples • Domestic and foreign inland transit • Warehouse storage • Rejection by a government authority

Pleasure Craft

Description	Target Customers	Additional Details
<p>Covers physical loss or damage to the hull, including propulsion components, navigation and communication equipment, whether the pleasure craft is afloat, onshore or in transit. Also provides protection for personal effects and coverage for bodily injury and third-party property damage arising from pleasure craft use.</p> <p>Pleasure craft coverage is available through select MGA partners. Contact us for more details.</p>	<ul style="list-style-type: none"> • Sailboats • Cruisers • Jet boats • Personal watercraft • Performance • Fishing/Bass boats • Pontoon boats • Ski boats • Catamarans • Offshore navigation • High value 	<ul style="list-style-type: none"> • Protection & Indemnity, including defence costs and expenses as well as loss of earnings when legally obligated to pay for bodily injury or third-party property damage • Uninsured and underinsured watercraft liability • Removal of wreck • Longshoremen and harbour workers compensation • Medical payments • Accidental death compensation • Towage expense

Marine Liability

Coverage	Description	Target Customers	Additional Details
Stevedores Liability	Covers physical loss or damage to property of others caused through loading or discharging of vessels while in the customer's care.	Cargo handling operations	
Wharfingers Liability	Covers damage to vessels, barges and equipment within the customer's care while at their facilities.	Owners or operators of marine landings, piers or wharves	
Terminal Operators Liability	Covers damage to vessels, cargo and other property while in the customer's care at their terminal facility.	Owners of commercial marine terminals	
Ship Repairers Liability	Covers damage to vessels (including equipment onboard) undergoing, awaiting, or proceeding to docks for repairs or alterations.	Customers who repair or who are contracted to work upon vessels or their components	
Charterers Liability	Covers liability assumed under a charter agreement between a ship owner and a shipper.	Customers who charter a vessel or space on a vessel to carry cargo.	Charters may be for a single trip (voyage charter) or for a specified length of time (time charter).
Marina Operators Liability	Coverage for the repair, mooring, dockage, hauling, launching, storing and fueling of pleasure craft.	Owners or operators of coastal or inland marinas	Coverage enhancement available for Protection & Indemnity for third-party pleasure craft operated by marina employees.

Marine Liability (continued)

Coverage	Description	Target Customers	Additional Details
Freight Forwarder Legal Liability and Errors & Omissions	<p>Covers physical loss of or damage to the customer's cargo and any related consequential loss.</p> <p>Covers financial loss from failure to perform contractual obligations, including delay or delivery of cargo.</p> <p>Covers the contractual liability to compensate sub-contractors.</p>	<ul style="list-style-type: none"> Freight forwarding and logistics management companies Freight service providers, including road haulage operators and warehouse keepers Customers who purchase Cargo Direct Damage Coverage 	<p>All risks or named perils forms available.</p> <p>Standard coverage:</p> <ul style="list-style-type: none"> Misdirection of cargo Disposal Quarantine and disinfection General average and salvage Costs involved in investigating and defending claims and lawsuits <p>Liability restricted per Canadian International Freight Forwarders Association (CIFFA) trading conditions, unless otherwise negotiated.</p>
Excess Marine Liability	Provides additional limits of liability.	All customers who purchase liability covers	Subject to same terms and conditions of the primary Marine Liability policy.





Hull & Machinery

Description	Target Customers	Additional Details
<p>Covers physical loss or damage to the hull and machinery and equipment installed on the vessel.</p>	<p>Commercial Hull & Machinery</p> <ul style="list-style-type: none"> • Tugs and barges • Crew, supply, boom and passenger transport boats • Ferries • Research vessels • Cargo carriage vessels <p>Recreational Hull & Machinery</p> <ul style="list-style-type: none"> • Excursion, sport fishing, skippered and bareboat (rental) charter vessels <p>Target Industries:</p> <ul style="list-style-type: none"> • Contractors • Educators • Tourism operators • Passenger and cargo transport operators • Federal, provincial and municipal governments 	<p>Named perils static forms approved by the Canadian Board of Marine Underwriters, the Marine Insurance Association of B.C., and the American Institute of Marine Underwriters/Lloyds of London.</p> <p>Standard coverage:</p> <ul style="list-style-type: none"> • Perils of the seas, such as heavy weather, stranding or grounding • Fire, lightning and explosion • Damage during loading or discharging of cargo • Negligence on the part of the captain and/or crew • Loss or damage to a third-party vessel in the event of collision • Sue and labour <p>Enhanced coverages:</p> <ul style="list-style-type: none"> • Increased value or disbursements • Loss of hire or revenue • Strike, riots and civil commotions • Malicious acts • Breach of warranty and mortgagee interests

Protection & Indemnity

Description	Target Customers	Additional Details
Covers the vessel owner and operators against liability for bodily injury or death and third-party property damage.	<p>Target Vessels:</p> <ul style="list-style-type: none"> • Tugs and barges • Crew, supply, boom and passenger transport boats • Excursion, sport fishing, skippered and bareboat (rental) charter vessels <p>Target Customers:</p> <ul style="list-style-type: none"> • Contractors • Educational institutions • Tourist operators • Passenger and cargo transport operators 	<p>Usually purchased in conjunction with Hull & Machinery insurance.</p> <p>Static forms approved by the Canadian Board of Marine Underwriters, the Marine Insurance Association of B.C., and the American Institute of Marine Underwriters/Lloyds of London.</p> <p>Standard coverage:</p> <ul style="list-style-type: none"> • Injury, illness and loss of life resulting from vessel operation • Wreck removal • Costs involved in investigating and defending claims and lawsuits • Loss or damage to a third party owned vessel in the event of collision when Hull & Machinery coverage has been exhausted <p>Enhanced coverages:</p> <ul style="list-style-type: none"> • Cargo legal liability • Sudden and accidental pollution liability • Liability protection for passenger baggage or personal effects

Vessel Builders Risk

Description	Target Customers	Additional Details
Covers vessels from the start of construction, renovation or refit, through to final delivery for physical loss or damage to the vessel itself, and certain property used in construction, such as building materials, plans, and scaffolding. Coverage also includes launching and sea trials within a limited geographic area, as well as Collision Liability and Protection & Indemnity.	Owners of vessels or pleasure craft under construction at shipyards or boatyards	Named perils static forms approved by the Canadian Board of Marine Underwriters, the Marine Insurance Association of B.C., and the American Institute of Marine Underwriters/Lloyds of London.



Boat Dealers

Description	Target Customers	Additional Details
Covers the boat dealer's stock, including new and used commercial and pleasure craft vessels, engines, marine supplies and equipment, against physical loss or damage.	Boat dealers, whether the commercial vessels or pleasure craft are owned or non-owned	In conjunction with this coverage, cover is provided for personal injury or loss of life, loss or damage to the property of others and wreck removal.

Piers & Docks

Description	Target Customers	Additional Details
Covers physical loss or damage to piers, wharf and dock structures, including foundations and approaches.	Marina operators, yacht clubs, boat dealers and tourism operators, whether coastal or inland	All risks or named perils forms available. Usually purchased in conjunction with Marine Liability.

About Us

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners and leveraging our in-depth industry expertise, we help businesses operate more safely so they can worry less about risks and focus on opportunities.

Learn more at www.northbridgeinsurance.ca.

Our marine MGA partners

We've work closely with the following MGAs to offer coast-to-coast marine coverage solutions:

- April Marine Canada Inc.
- Burns and Wilcox Ltd.
- Cansure
- Coast Underwriters Limited
- Gallagher Skippers' Plan