

Safely on course worldwide



BROWN WATER HULL



MARINE HULL



PLEASURE CRAFT



H | K | V | A

HANSEATISCHE KASKO
VERSICHERUNGSAGENTUR
GMBH

Customized insurance solutions for the shipping industry



Bad luck usually strikes when you least expect it. Fires, collisions and climate catastrophes quickly lead to financial shoals in maritime, river and water sports. Particularly in the case of large ships, shipbuilding and ship repair quickly causes damage running into millions. The „right“ insurance concept for shipyards, shipowners, shipping companies and private individuals is therefore essential. In order to secure your ship in the best possible way, we have combined our diverse competencies for the insurance of seagoing vessels, river vessels and shipyards in the HKVA, founded in 2003.

From our head office in Bremen we rely on the more than 100 years of experience of our shareholders Carl Schröter GmbH & Co. KG and Assecuranz-Büro Störk & Terbeek OHG, for ship insurance in all sectors, pleasure craft, marine hull, river hull and shipbuilding as well as for world-wide claims settlement.

After a generational change, we are progressively committed to the further development of your insurance cover with a steadily growing international team. This also applies to loss of hire insurance, increased value insurance, liability insurance as well as charterers liability and electronics insurance for ships.

And last but not least: in cooperation with around 30 insurance companies with proven credit ratings, we develop clever insurance packages for you – for national and international demand.

On the following pages we have compiled our services as a leading underwriting agent in a compact overview.

If these are enough good reasons for you, we will be happy to make you an individual offer - just contact us!



Ron Wedekamp/CEO





Circuit risks **better**

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Hurricane, explosion, engine damage - worrying scenarios that lead to breakdowns, loss of time and high costs for large ships. All the more important is a good marine hull insurance that covers as many risks as possible. As one of the leading underwriting agents with many years of experience, we insure ocean-going vessels. We take the time to find the right marine hull insurance for you: for all damage to the ship, the machinery, accessories and equipment - general average large contributions included.

For us, an all-round watertight insurance cover* also includes a good combination of Loss of Hire Insurance (LoH), Increased Value Insurance (IV) and Protection & Indemnity Insurance (P & I). In the event of claim, our network of experts are quickly on site and provide uncomplicated assistance worldwide. Having been familiar with marine insurance for years, we also develop clever solutions for claims settlement. A fixed contact person coordinates all necessary activities and is there for you when it comes down to it.



*) We insure you on the basis of the General German Marine Insurance Conditions (ADS), the Institute Time Clauses - Hulls (ITC) and the Nordic Marine Insurance Plan (Nordic Plan)



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“

**Egal, ob an Land
oder auf hoher See:
Unsere
professionellen
Leistungen zielen
immer darauf ab,
Betriebsunter-
brechungen zu
minimieren.**



BELFOR (●)

Mehr als in jedem anderen gewerblichen Bereich gilt für die Schifffahrt:

Im Schadenfall so schnell wie möglich handeln. Um längere Liegezeiten, Verspätungen und schlimmstenfalls Ladungsausfälle zu vermeiden, braucht es einen kompetenten, "sturmerproben" Sanierungspartner, der rasch an Bord kommt und weiß, was zu tun ist. Einen Partner wie BELFOR.

Plötzlich ist es passiert: Feuer, Wasser, Naturgewalten oder Kollisionen richten auf einem Schiff oder einer Offshore-Plattform einen Schaden an. Dabei hat jeder Schaden seine eigene Dramatik. Wir kennen und verstehen die Situation von Eigentümern, Reedern, Versicherungen und Havariekommissaren. Deswegen bieten wir Ihnen im Spannungsfeld von Zeit und Geld speziell auf Ihre Anforderungen zugeschnittene Lösungen an, die den langfristigen Werterhalt ihres Schiffs und des Inventars nicht aus den Augen verlieren.

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Safe navigation for inland waterway vessels

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Cargo motor vessel, tanker motor vessel or barge: Accidents and damage caused by natural forces such as storms or lightning strikes can quickly become a disaster for shipping companies and private owners, leading to an existential imbalance. The better you insure yourself against all risks with comprehensive river hull insurance, the more relaxed you can drive your core business forward.

Another advantage for you: In the event of damage, independent experts immediately take care of everything up to the wreck removal - completely carefree for you.

You can rely on the many years of expertise of one of the leading underwriting agents: us. We know all about the risks in European inland navigation and will develop an individual hull insurance* for you.

As a partner of more than 30 national and international insurance companies with whom we have been working for years: for damage to the ship, equipment, accessories and general average large contributions, we are able to offer you a comprehensive insurance cover.

On request also for Loss of Hire (LoH), Protection & Indemnity (P&I) and Increased Value (IV).

For a good feeling at all times.

*) We offer you insurance cover in accordance with the General Insurance Conditions for the „Insurance of River Hull Risks“ AVB 2008 and NBCP (2006).



YOUR RELIABLE PARTNER FOR BROWN WATER VESSEL INSURANCE

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For **every boat** and every claim

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It doesn't matter if you have a yacht or a dinghy - our boat insurance is mandatory for a comprehensive protection concept.

You need a liability and fully comprehensive insurance for your yacht and optionally a machinery, legal protection and accident insurance?

No problem - we will customize your boat insurance to your wishes down to the smallest detail.

PLEASURE CRAFT HULL

All-risk cover

The Insurer bears all risks to which the insured items are exposed during the period of insurance, subject to the exclusions and limitations set out in Clause 5.

Insured value = Fixed value according to § 76 VVG

The objection of underinsurance is excluded.

No deduction new for old for partial damage.

Exceeding the trade area

Is co-insured up to 6 weeks p. a. free of premium.

Salvage/Wreck removal/Disposal costs

In the case of **salvage/wreck removal/disposal** the costs will be covered additionally up to 5.000.000,- € without excess.

Transport and winter storage risk

are co-insured free of premium.

CYS
classic yacht survey

Uwe Baykowski

**Vereidigter Sachverständiger
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PLEASURE CRAFT LIABILITY

Dinghy

The dinghy is also insured without engine power limitation.

Financial losses

The reimbursement of financial losses is included up to the amount of the agreed sum insured per insured event.

Water pollution

Covered is damage resulting, for example, from the contamination of water, including groundwater.

Your sea rescuer for all cases

However, the strength of our services is often only revealed in the event of a claim. We are an underwriting agent and thus the extended arm of the insurer and process and settle your claim.

Everything from one source, with a personal contact person and case-closing claims processing and responsibility.



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Ostendstraße 100, 90334 Nürnberg





Without electronics nothing works today

Understanding the signs of the times: Nowadays, the proper functioning of the electronic systems and equipment on board is of high, if not existential, importance for safe ship operation.

Our electronics insurance provides the best possible protection for your electronic equipment on board and covers the associated repair costs in the event of failure of, for example, the radar or compass. These include operating errors, overvoltage, design faults and much more. Let us advise you. The sum of our experience is your strength.

Fachwissen und Erfahrung für kundenorientierte Lösungen

Unsere gesamte Palette in der Marine Versicherung basiert auf technischem Verständnis, hoher Servicequalität und dem Versprechen, Mehrwerte durch nachhaltige Kundenbeziehungen zu generieren. In einer vielfältigen Branche stellen wir Kontinuität sicher. Unser Fokus liegt auf komplexen und herausfordernden Risiken, die innovative Lösungen erfordern.

Neben den üblichen Sparten der Marine Versicherung, wie Cargo, Verkehrshaftung und Kasko bieten wir auch individuelle Lösungen für die Bereiche Shipowners' P&I und Charterers Liability inkl. FD&D sowie Cargo Owners' Legal Liability an.

Sehen Sie uns als Kompass in der Welt der Marine & Transport-Versicherungen – zuverlässig, vertrauenswürdig und immer bereit, Ihnen auch in rauen Gewässern Orientierung zu bieten.

Für Sie da unter +49 40 80908 4081 oder
msamlin.com/marine

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MS Amlin



You can confidently waive this **replacement**

All sea transport is subject to unforeseen risks to which the charterer is also exposed within the contractual chain. Depending on the conditions under which a ship is chartered, the charterer may be confronted with claims for damages resulting from the operation of the ship.

These may include environmental pollution, fines, calling at an unsafe port or berth, damage caused by stevedoring companies contracted by the charterer, stowaways on board, wreck removal costs and much more.

The Charterers Liability Insurance protects you in your function as charterer against possible claims for compensation.

We check the insurance cover you require and draw up an insurance concept tailored to your individual needs.



Our **experience** makes us wise

Often comes unexpectedly: Even a small accident or engine damage to the ship can mean that the planned journey cannot start on time or has to be stopped in the middle of the sea. If the ship is even out of action for weeks or months, shipping companies or ship owners suffer considerable damage.



Missing charter revenues are usually not covered by a classic marine hull insurance.

Anyone who has taken out insurance against loss of hire is clearly at an advantage. Rely on the insurance cover of the HKVA in the event of „loss of hire“. We carefully check your daily rate and requirements and develop a customized insurance policy for you.

As independent underwriting agents, we have access to numerous offers from around 30 insurance companies that have been checked for creditworthiness. With a loss of hire insurance, you cover all economic risks along the agreed liability route and avoid your business getting out of hand immediately in the event of a shipping accident.

Planning security that reassures.

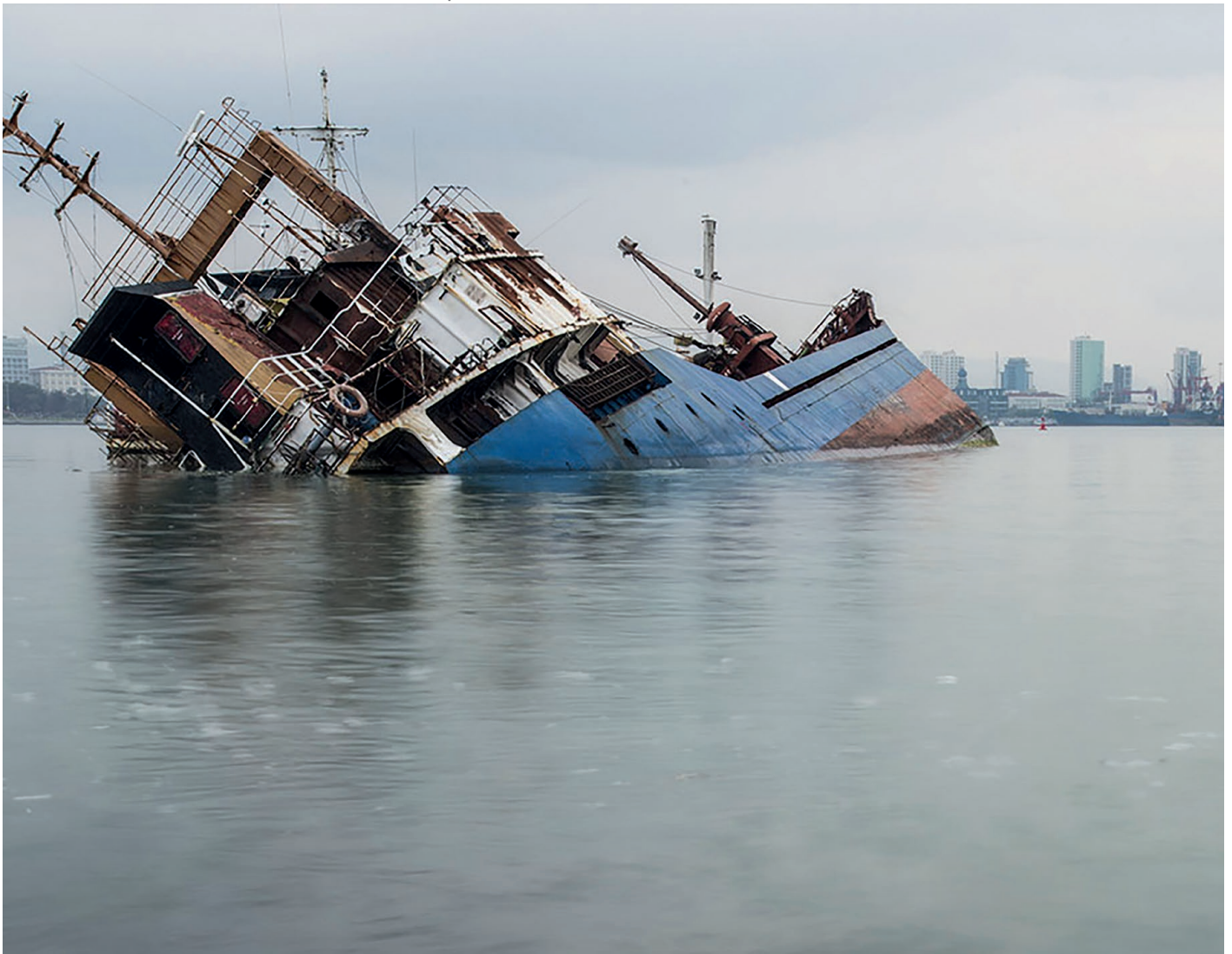


Protected in dock & yard

Shipping accidents do not only happen on the high seas. Yachts, tankers and container ships can also be damaged when newbuildings are built in a supposedly „safe haven“, e.g. in floating docks or shipyard facilities. A good shipbuilding insurance provides protection - also during ship conversion. If desired, it reliably covers all risks: for the ship and all its components - during the production and testing phase up to handover to the client and launching.

In addition to all risks involved in the construction or conversion of ships, our shipyard liability insurance also insures owners of shipyards or floating docks against damage caused during repair and maintenance in the shipyard or port facility. Unforeseen defects after repair work are also covered by our shipbuilding insurance. The decisive factor: Expert advice beforehand, keeping all risks in view so that shipyard operators and shipowners are on the safe side.





Protection in case of total loss & Co.


The importance of sea and river vessels will continue to increase in logistics. In order to provide shipping companies and shipowners with good cover for various types of loss events, we also offer you - in addition to marine hull and brown water hull insurance – a secondary interest insurance. Its amount depends on the hull insurance rate.

In the event of accidents, the value of the ship may, depending on the market situation, exceed the agreed hull tax. Thus, in general average cases, financial gaps often arise in the recovery of a vessel.

In the event of accidents, the value of the ship may, depending on the market situation, exceed the agreed hull tax. Thus, in general average cases, financial gaps often arise in the recovery of a vessel.

Even in the event of a total loss, our secondary interest insurance supports you with a previously defined amount. We also insure collision excedents and other interests from freight charges etc. In short: The protection of secondary interests plays a decisive role in the overall insurance package.

Today and in the future.

An aerial photograph of two orange fishing boats on a dark blue body of water. The boat in the foreground is larger and more detailed, showing various equipment, nets, and a lifebuoy. The second boat is partially visible in the upper left corner. The water is dark and calm.

Insurance gives confidence. On the fact that you, as a ship owner or participant, can keep your financial course even in the event of damage. Our experts are intensively committed to this. This also applies to P&I insurance (Protection and Indemnity), a liability insurance that covers you in the event of damage to third parties - in addition to marine hull and river hull insurance. To determine the exact insurance requirements, we listen to you carefully. Equipped with comprehensive powers of attorney, the HKVA takes care of the entire insurance process: from a detailed risk analysis and prudent advice to worldwide loss assessment and settlement. Following the original idea of mutual protection, you can become a member of the P&I Club or take out a classic liability insurance policy (Fixed Premium) with us.

The liability insurance protects you in case of:

- loss or damage of cargo
- environmental pollution
- personal injury
- wreck removal
- stowaways
- penalties and much more

Firmly anchoring safety

Welcome to us.
We are at your side - at every shoal!



www.hkva.de

HKVA

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