



## MARINE PRACTICE GROUP

### Programs for smooth sailing.

#### **We've been where you've been.**

You're a vessel operator. Or you own a boatyard. You know the risks as well as the rewards. And you know you need a marine specialist to help you manage those risks - one who knows the business as well as you do. The professionals of Hilb's Marine Practice Group speak your language. We've worked on the docks and for boat builders. We've maintained yachts and delivered them. We've worked as underwriters and claims adjusters. For decades now, we've successfully translated this experience into successful insurance programs known from Newport to San Diego to St. Thomas. Take a closer look at the one that's right for you.

#### **The Hilb Group Success Manifest**

##### ***HarborTow***

Developed for marine-assistance towers and salvors, the HarborTow package provides liability, diving, hull and machinery, and equipment coverage. Blending underwriting strength and marine expertise, it integrates general and marine liability coverage on one form - for one price.

##### ***HarborPro***

HarborPro covers a wide array of marine risks, including repair, dock building, yacht detailing or passenger-boat operation. Like HarborTow, it integrates general and marine liability coverage on one form - for one price.

##### ***HarborGuard***

Endorsed by the American Sailing Association, HarborGuard is designed for boating schools, clubs, and charter-boat fleets. HarborGuard offers Hull, P&I, and Business Liability. Charterers and Students are specifically included as Named Insureds, ensuring that they, too, are covered. The Marine Practice Group also offers Loss of Charter income coverage as well as premises, participant liability, and Jones Act coverage.

##### ***HarborShield***

HarborShield is designed for Yacht Dealers and Brokers. It provides a core package of Property, Liability and Marine insurance - plus plus full Professional Liability coverage that goes beyond the usual Engine Hour Meter or Truth in Lending throw-ins. HarborShield can also be extended to include the Dealer's Sailing School, Charter, and Boat Club operations, packaging them with the Yacht Dealer form for a one-stop solution.

#### **Transparency is our best policy.**

At The Hilb Group, we recognize that your time is valuable, so our applications are short, concise and entirely understandable. Compare our competition's 40-page application with our three-pager. On second thought, don't. When you've got a busy boatyard to run, there is no comparison.

#### **Raise your expectations. Now raise them higher.**

Show us your current coverage - and discover what you're missing. For marine, employee benefits, workers' comp and private client solutions, call the industry advisors at The Hilb Group today at **800.232.0582** or email [harborpro@hilbgroup.com](mailto:harborpro@hilbgroup.com).