



# Marine Insurance

In the field of marine insurance - where differentiation and relevance are key - Alta Signa stands out through the experience and knowledge of our team of sector experts. Marine is a very complex field which is influenced by a number of interconnected factors, including international laws and regulations, different jurisdictions, and complex geopolitical environments and the related sanctions issued by international organisations.

Alta Signa's Marine unit focuses on core marine lines of business, and is backed by Alta Signa's leading panel of insurance partners - Axeria IARD, SiriusPoint and Sompo International. The experience and expertise of our team lies in specialised areas, such as Blue Ocean, Yacht and Cargo coverages.

### **Our Partners**





#### **European Marine Underwriting fields of Business**

Marine hull, a cornerstone of maritime risk management, requires a deep understanding of the vessel, its type and trade, the intricate interplay between international legal frameworks and the unique challenges posed by ever-changing geopolitical scenarios. Our tailored solutions address the specific needs of clients in this segment, ensuring comprehensive marine coverage that takes into account the complexities of owning and operating these very important assets.

Similarly, **yacht insurance** requires an expert approach due to the unique characteristics of yacht ownership. Whether for private or commercial use, we provide coverage tailored to the specific needs of our clients, offering protection against a range of risks associated with yachting activities.

Cargo coverages, another key element of our offering, require a thorough understanding of the diverse needs of the shipping and logistics landscape. The constantly changing nature of international trade, coupled with stringent regulations and potential geopolitical upheaval, requires insurance solutions that protect cargo owners from a range of risks.

For **shipyard insurance**, Alta Signa offers Builder Risks Insurance. Whether constructing the next maritime masterpiece, conducting ship and yacht repairs, or managing the intricate operations of a marina, this insurance solution serves as a comprehensive shield against the diverse risks inherent in the shipbuilding and maintenance sectors.





#### What maximum limit of liability does Alta Signa offer?

Hull & Yacht - Alta Signa can underwrite up to Euro 10 million for any one loss.

Cargo - Alta Signa can underwrite up to Euro 10 million for any one loss.

Shipyards - Alta Signa can underwrite up to Euro 10 million for any one loss.

### What is the Alta Signa risk appetite for marine insurance?

We underwrite Marine risks located worldwide with a focus on the Mediterranean Sea. Our Marine insurance covers will always be made subject to the applicable EU, UK and US sanctions directives.

We do not cover P&I and War risks on a stand-alone basis.

More information on the risk appetite for our core lines of business are available below:







### Why Alta Signa?

At Alta Signa, our commitment to the maritime industry goes far beyond generic offerings. We pride ourselves on creating customised insurance solutions which address the intricate nature of the hull, yacht and cargo coverage challenges that our clients face. With our in-depth knowledge and proactive approach, we are able to navigate the complexities of the maritime industry and ensure that our clients receive highly relevant and comprehensive protection tailored to their specific needs.

More information on how we can meet the specific needs of our clients can be found in the factsheets of our core lines of business below:



#### How do we handle our Claims?

Claims handling is a client focused process for Alta Signa. Rather than taking over a claim, our claims handlers aim to respond quickly to claims' notices and assist the broker and client. Broker and client communication and support throughout the claims handling process are therefore deemed critical.

Our claims handlers have specialist product expertise and strong legal and loss adjustment knowledge, and will service brokers and clients in their native languages. They are empowered by our insurers to make fast decisions.

Alta Signa will always aim to act in good faith and honour the intent of the insurance policy. The team will operate in a non-adversarial manner and seek speedy resolutions.

To assist with our goals and future growth, we are in the process of building a claims database that can be deployed for broker and customer education, predictive analytics, risk pricing and the setting of pre-loss risk appetite parameters.

#### **Product Sheets:**

# Hull & Yacht, Cargo, and Shipyards



#### How to contact us



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