

EXCESS LIABILITY

When a contract requires you to carry additional insurance or when you want a higher level of security, our broad excess liability coverages have you covered. Whether you need a Bumbershoot or more specific Excess Marine Liability coverage, our excess policies will seamlessly cover you from one policy to the next.



COVERAGE PACKAGES

- **Bumbershoot**
This coverage adds an additional level of liability protection for a broad variety of both marine and non-marine risks. This coverage is available on a follow form basis.
- **Follow Form**
Providing additional coverage limits under the same terms and conditions as an underlying primary liability policy. Our experienced underwriters can write excess follow form policies whether the primary policy is with us or another company.
- **Excess Wharfinger's Legal Liability**
An additional level of protection for wharves and dock owners for damage to vessels, cargo and other property docked at their facilities. This excess coverage includes protection from wreck removal expenses or downstream damage caused by a breakaway.
- **Excess Charterer's Legal Liability**
Provides excess liability coverage, including care, custody and control for companies chartering a vessel for a wide variety of uses. This additional coverage can protect against damage during loading and unloading of cargo or loss of use due to a collision.
- **Excess Tankerman's Legal Liability**
Additional legal protection for tankerman operations involving the loading and unloading of cargo transported by tanker vessels. This cargo requires an experienced insurer that understands the higher risks of damage.
- **Excess Protection & Indemnity (P&I)**
Additional protection beyond a standard P&I policy. This excess policy provides added security with liability coverage for property damage and bodily injury.
- **Excess Ship Repairer's Legal Liability**
Additional liability coverage for a contractor repairing a vessel in a shipyard, at a dock or on the water. This excess coverage includes legal protection in the event of damage to vessels, equipment and property while being repaired and in transit.
- **Excess Terminal Operator's Legal Liability**
Excess liability coverage for damage or loss of property under the care, custody and control of the terminal operator. This excess coverage can include material goods being stored by operators of wharves, piers, docks, stevedores, storage tanks and warehouses.
- **Excess Stevedore's Legal Liability**
Additional protection, including coverage for care, custody and control for terminal operators and contractors in the loading and unloading of cargo on marine vessels, trucks, railcars and other conveyances.

CAPACITY

\$50,000,000

CLAIMS & LOSS CONTROL ADVISORY SERVICES

We have nationwide resources to assist clients and adjust claims with precision as well as resources that minimize the disruption and financial impact of losses on our clients' businesses. Our Loss Control Specialists can work with the client to assist in developing a program to control claims and costs. Coverage is always subject to the terms, conditions and exclusions of the policy contract issued. We take pride in handling claims efficiently. To submit a claim, email us at claims@cultd.com.

EXCESS LIABILITY SPECIALIST

Joe Morency

T: 844.879.9686 ext. 133

C: 516.768.5635

jmorency@cultd.com

OFFICE LOCATION

100 William St. Ste. 310

New York, NY 10038

844.879.9686

CLAIMS SPECIALIST

Mike Shreve

T: 844.879.9686 ext. 110

C: 985.246.8044

mshreve@cultd.com

OFFICE LOCATION

2235 N. Highway 190

Covington, LA 70433

844.879.9686



www.cultd.com | 844.879.9686