## Covers

All types of vessels operating into the oceans, lakes, or rivers like bulk carriers, fishing boats, ships, tankers, cruises, yachts, jetties, and wharfs.

## Perils covered

- Destruction of hull
- Damage to machinery
- Disbursement losses
- Ship-breaking losses
- Fittings and freight

Hull insurance policies can also include third party liability such as cover for losses or damages caused by your vessels to other ships or boats, or injury to the ship workers.