

Atlantic Marine Underwriters Inc.

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Bulletin

To: All our Brokers and Agents From: Peter J. Taylor, President
Subject: Products & Services of Atlantic Marine Underwriters Inc. Date: February 1st, 2005

Products & Services of Atlantic Marine Underwriters

As it has been some time since we last wrote to you on AMU's products and services. We thought it might be helpful to briefly review the areas where AMU could be of service to our broker force.

In-House Contracted Carriers

ACE INA Insurance – Head Office Toronto
Continental Casualty Company - Head Office Toronto

Underwriting Products - Marine

1) Cargo

Ocean Marine and Air Transit Cargo
Inland Transit Cargo – Direct Damage
Transit Liabilities: Load Brokers, Carrier's Legal, Freight Forwarders Legal Liability

2) Hull and Machinery

Commercial Hull and Machinery
Protection and Indemnity Liability including – tour boats, ferries, barges, workboats, fishing charters, builders risks, etc.

3) Liability

Marine Liabilities of all kinds and classes including – marinas, boat dealer's, ship repairer's, boat repair, terminal operator's, stevedore's, marine general liability, contractor's marine general liability etc.

4) Pleasure Craft

Pleasure craft insurance of any size and value including – performance boats, high valued boats, southern navigation, worldwide navigation, jet skis, houseboats, catamarans, ski boats and air boats. We also write most types of commercial craft provided they are used for recreational purposes including Fishing Charters, Sightseeing Vessels, Excursion Vessels, Recreational Dive Boats, Swimming and Snorkelling Boats, Bareboat Charter Vessels, Rental Boats, Sunset Cruises, Dinner Cruises, Whale Watching and Parasail Boats. We are unable to write Jet-Ski Rentals or Waverunner Rental Operations, Beachside Rental Operations, Water Ski Rentals, Exotic Rides (speed thrills, wild bananas, etc.). On bareboat Charter Rental Boats, we will require sight of the Charter/Rental Agreement which must contain a Hold Harmless Agreement, signed by the renter.

On Skipper Charters or vessels requiring Commercial Passenger Liability, we will require the maximum certified number of passengers and the average number per trip. We will also require the number of paid crew, if crew liability is requested.

In all cases the loss record is vital information at the time the quote is issued.

5) Non-Marine Products

- Exhibition Insurance
- Fine Arts & Collectables - Corporate
- Fine Arts & Collectables - Personal
- Piers Wharves & Docks
- Pro-Office Property & Liability Package in concert with our Load Brokers Program
- Property Terrorism and Sabotage
- Warehouseman’s Legal Liability in concert with a transit risk
- Warehouse Storage – Owned Cargo

AMU Website Address

Please browse our website at **www.atlanticmarine.net**.

E-Mail Addresses of staff:

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| 1 | Peter Taylor, President | <u>atlantic@ils.net</u> |
| 2 | Jennifer McEwan, Underwriter | <u>jennifer.atlantic@ils.net</u> |
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| 4 | Irene Taylor, Controller | <u>irene.atlantic@ils.net</u> |

We trust the above has been enlightening and helpful and look forward to your continuing support.