



## Arthur J Gallagher’s Recommended Actions in the Event of Malicious Damage/Sabotage/Theft to Your Vessel

- Notify the police about the incident as soon as possible and obtain a police event number.
- Keep a copy of any report or statement submitted to the police.
- Notify your insurance broker of the incident as soon as possible so that insurers can be advised and if required, a claim assessor or surveyor can be appointed. The sooner underwriters are made aware of the incident the sooner they will be able to act and you will have a better chance of making a complete recovery, subject to any policy deductibles and claim excess periods which may apply.
- Make a note of exactly how the perpetrators entered the vessel or gained access to the part sabotaged/damaged and what damage was caused to the vessel on entry (e.g. locks forced, windows broken, engine hatches jimmied etc.) - if possible make a photographic record of the foregoing before any remedial or clean up action is taken.
- **You are also responsible for re-securing the boat to ensure further access by unknown persons is not possible.**
- Where entry has been gained for the purposes of theft, make a **detailed** list of the items stolen and a separate list of any fixtures/fittings damaged while the robbery was taking place – if possible make a photographic record (even if it is just an empty space where something used to be). It is OK to add to the list as you go along if you discover additional damage or items stolen during the course of investigation/clean up, but for insurance purposes this should be done immediately upon discovery and not left until you have replaced the relevant items.
- If malicious damage/sabotage, make a detailed report of what exactly has been damaged/sabotaged and how you think it was carried out.



- If your vessel is out of service for any period of time requiring repairs etc. and you have loss of earnings cover, make a note of any/all bookings verbally declined, walk-in enquiries turned away and any charters/bookings cancelled for the whole period the vessel is out of service.

## Arthur J Gallagher Marine Claims Team

When you place your insurance program through Arthur J Gallagher you have access to a professional and dedicated marine claims team. Their primary role is to act as your advocate with the insurer and get claims paid as quickly as possible to you, to achieve the best financial result under the terms and conditions of your policy.

They act on your behalf to assist with claim lodgement and then ensure that the claim is handled swiftly, efficiently and fairly.

We measure and hold insurers accountable for:

- Appropriateness and timeliness of claims settlement
- Keeping you updated
- The expertise they employ
- Interim solutions to keep your business operating

Our claims team are well connected in marine loss adjusting and legal circles and are able to draw on the very best marine insurance professionals when a third party opinion is required to produce the best outcome for our clients.

For more information or to arrange an insurance quote, please contact Arthur J Gallagher Marine on **02 9424 1836**.

Website: <http://www.ajg.com.au/industries/marine-insurance>