

ABOUT ISR AND THE HARTFORD

ISR, the largest and most experienced marine specialty insurance broker on the East Coast, has a long tradition of developing insurance products and solutions for the maritime industry. We know that the lobstering industry can be challenging. Finding the right insurance doesn't need to be. You can count on ISR to work closely with your agent or broker to answer your coverage questions and help you protect your boat and your way of life.

The Hartford is one of the largest insurance companies in the U.S. With almost 200 years of history keeping promises to policyholders, you can trust The Hartford to be here when you need us.

Information

For more information about the Lobstermen's program, please contact your current insurance agent or broker.

This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc.

Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823.



Lobstermen's
Program



YOUR BOAT KEEPS YOUR BUSINESS AFLOAT

Protect it with insurance
experts who know their craft



Your boat is your livelihood. That's why you need insurance protection designed to meet your unique needs.

For more than 20 years, lobstermen like you have trusted their boats to ISR (International Special Risk, Inc.) and The Hartford. Our newly enhanced lobstermen's insurance program can offer you these important protections:

- Physical damage coverage for your lobster boat
- Your liability for bodily injury to your crew or others
- Your liability for physical damage to the property of others
- Your liability to the United States or to any Claimant imposed under Section 1002 of the Oil Pollution Act of 16 1990 (Public Law 101-380, as amended)

Here are a few highlights:

How Hull Insurance Protects You

With hull insurance you'll have peace of mind knowing that if your boat is damaged as a result of a covered cause of loss, it will be repaired or replaced quickly so you can get back on board and out to sea as soon as possible.

This insurance can cover loss of or damage to your boat caused by:

- The perils of the sea, such as stranding, sinking, striking a submerged object, and heavy weather; and fire, lightning, and explosion while in designated waters
- Breakage of shafts, or any latent defect in the machinery or hull (excluding the cost and expense of replacing or repairing the defective part)*
- Negligence of master, mariners, engineers or pilots; provided the loss or damage is not the result of a lack of due diligence

How Protection and Indemnity Insurance (P&I) Benefits You

Accidents happen. You may run into another boat or a dock causing bodily injury, damaging someone else's property, or discharging hazardous substances into the water.

When a covered accident occurs, P&I insurance provides coverage for your legal liability for:

- Property damage or bodily injury to others
- Loss of life of, personal injury to, and illness of your crewmen
- Your legal expenses are also covered in the event a covered accident results in a lawsuit.

* Restrictions apply. Contact your agent for details.

The Hartford, in conjunction with Water Quality Insurance Syndicate can provide insurance coverage for:

- Your liability, incurred solely in your capacity as owner and/or operator of the insured vessel, for specific pollution damages including reimbursement for covered costs and expenses (\$300,000 limit)
- Specific limited administrative penalties under the U.S. Federal Water Pollution Control Act

Other Advantages

Claim Service

Hartford's dedicated Ocean Marine claims adjusters earn very high customer satisfaction ratings. You can count on The Hartford for fast, accurate, and fair claim handling.

Direct Billing

You'll receive your insurance premium bills directly from The Hartford.

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