

## Salvors Liability Cover

*Although standard P&I insurance covers most third-party liabilities of shipowners, it does not cover the liabilities of a vessel engaged in salvage operations arising specifically from those activities. In such cases, Salvors' Liability cover, if included in the P&I policy, becomes applicable.*



This cover typically includes:

- Liabilities arising from professional salvage services provided by the insured.
- Claims against the insured for pollution caused by fuel spills that occur during the operation of professional salvage services
- Liabilities that may be attributed to the insured due to the services provided in their capacity as a professional salvor, even if they do not arise from the insured vessel and/or a fuel spill.

It is not mandatory for all elements of this cover to be obtained together. It is advisable that an insured party intending to perform salvage operations defines the scope of their Salvors' Liability cover in accordance with their contractual and legal obligations under salvage agreements.

This coverage is not mandatory for all vessels; it is only required for those involved in professional salvage operations.

- Types of vessels typically needing this additional cover include:
- Dedicated Salvage Tugs or Salvage Vessels
- Offshore support vessels providing emergency response or wreck removal assistance,



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- Port Tugs or Harbor Tugs or other vessels that occasionally engage in salvage operations,
- Vessels operating under LOF (Lloyd's Open Form) or similar salvage agreements.

Without appropriately structured Salvors' Liability cover, a shipowner undertaking salvage operations may be exposed to significant uninsured risks such as personal injury, pollution, or damage to third-party property.

However, it is common practice in P&I insurance for Salvors' Liability cover to be subject to certain exclusions, regardless of the specific items covered. Frequently encountered exclusions include:

- Liabilities not arising from the insured's legal obligation or not incurred under a contract of employment,
- Risks already covered under another insurance policy,
- Risks excluded under other sections or endorsements of the insured's P&I policy.

We strongly advise insured parties to be aware that, without a properly designed Salvors' Liability extension, they may be left without insurance coverage for liabilities arising during salvage operations. They should ensure that their P&I policy adequately protects them against such risks.

