

# Protect your growth and success

Since our formation in 1999, our hands-on client focused approach and ability to deliver imaginative, cost-effective insurance solutions has supported our clients' growth and success.

Working together we will support your success.



## Our GuardTrack team

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# GuardTrack

your Guardcon  
compliant  
insurance  
cover



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## About GuardTrack

Shipowners and Charterers are increasingly turning to Guardcon for their contracts with Maritime Security Companies (MSCs).

Chesterfield Group is a leader in insurance for the Maritime Security Industry. In association with Lloyd's underwriters, we have developed a policy package that closely tracks the liability and personal accident insurance as required by the Guardcon contract, at very competitive premiums.

Our reliable and experienced team will provide expert advice on how to comply with these insurance requirements that will both protect your business and help you win new contracts through compliance.

GuardTrack meets the Guardcon insurance requirements and more.

## Your Independent London Partner

We are an independent insurance broker with the strength and capability to out-perform even the biggest and best known international brokers.

## Liability Insurance

- Insured limits available from USD 5,000,000 upwards for all required sections under Guardcon: Comprehensive Liability, Employers Liability and Professional Indemnity
- Use of firearms specifically covered for armed vessel protection operations against piracy
- Cargo and crew defined as third parties
- Professional Indemnity to cover claims for Bodily Injury, Property Damage and Financial Loss, including failure to perform
- Employers Liability cover to include Maritime Employers Liability with subcontractors defined as employees and early wage compensation
- Separate insurance limits for Sudden and Accidental Pollution Liability up to USD 5,000,000
- International jurisdiction including USA and Canada, if required
- Unintended consequences of deliberate acts covered
- Criminal prosecution defence costs covered
- Contractual liability covered under Knock for Knock agreements and hold harmless undertakings. Rights of subrogation against other parties waived
- Fraud and dishonesty of employees covered for a sublimit of USD 250,000
- Option to add ship owner clients as additional named insureds for liability from MSC operations
- Premiums based on annual turnover declared at the end of the policy, assisting with cash flow, and not based on voyage days
- Discount available to national and international accredited MSCs
- Swift and efficient claims payment

## Personal Accident Insurance

- Accidental Death limits from USD 250,000 upwards
- Permanent Total Disability from USD 250,000 upwards
- Temporary Total Disablement (similar to income replacement) up to 100% Gross weekly wage for up to 104 weeks
- Emergency Medical Expenses, including evacuation and repatriation expenses from USD 500,000 upwards with assistance services provided by experienced offshore operators
- Tropical diseases extension for death or disablement.
- Post Traumatic Stress Disorder cover for a sublimit of USD 50,000
- Medical Expenses follow home cover for up to 90 days from return to home country
- No claims bonus available

### And for further protection of your personnel and equipment we offer some additional options:

- Life cover if required (death from natural causes including illness)
- Travel cover (including delayed baggage and flights)
- Political Evacuation
- Routine/Private medical cover
- Loss of MSC equipment
- Kidnap & Ransom on a per voyage or annual basis