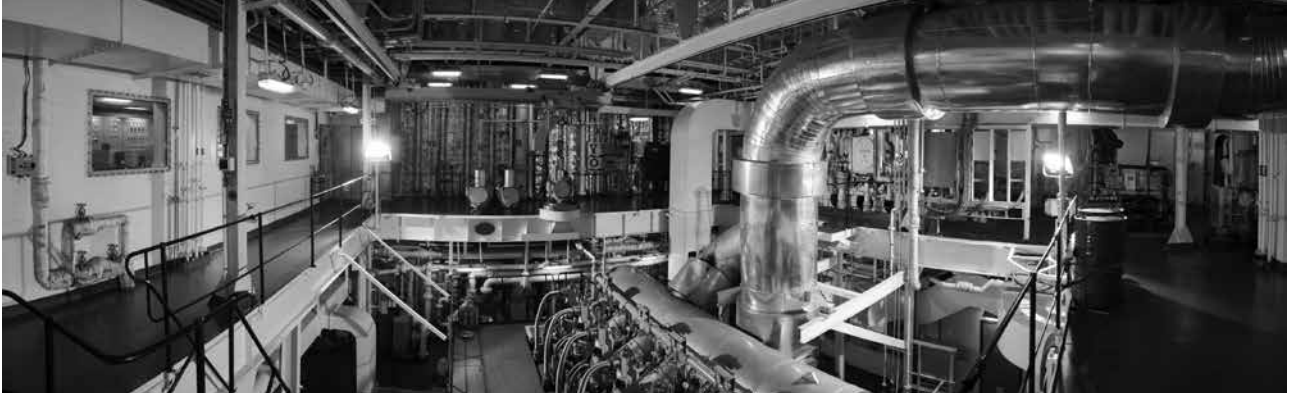




NORWEGIAN HULL CLUB



Hull & Machinery (H&M)

H&M insurance protects the Assured's economic interest in the ship and its equipment's capital value by covering the cost of damage repairs and total loss.

In addition to protection against physical damage to the vessel, H&M can also extend to the Assured's collision liability arising from contact with another vessel or liability related to striking fixed or floating objects. The insurance will also cover the Assured's sue and labour expenses, salvage costs and general average costs.

Separate insurances against total loss will cover the Assured's economic interest in the increased capital value of the ship (hull interest/increased value) and in the long-term freight interests of the ship. The hull interest insurance will typically cover excess collision liability.

Norwegian Hull Club writes hull insurance on all internationally recognised standard conditions in addition to tailor-made wordings to meet an Assured's special requirements.

Norwegian Hull Club - the Preferred Leader

When placing insurance with Norwegian Hull Club as leader, an Assured has access to claims handling experience, service levels and competence of the highest quality.

We handle claims and critical situations in the most professional way. We prioritise and make claims settlements much quicker than the industry average, through practical, solution-driven claims handling and involvement from notification to

final payment. Norwegian Hull Club encourages teamwork together with the Assured and the broker. Our world-leading contingency support and operational intelligence services are developed from handling 2,000 claims every year.

The Club organises a wide variety of loss-prevention activities for both ship and shore-based staff, sharing experience from actual incidents, aimed at improving industry best practice.

For a quote or further information please contact your Underwriter at Norwegian Hull Club.

www.norclub.com