

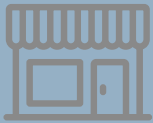


Claim Scenarios

Marine

Dedicated Team of Marine Claims Professionals

Natural disasters, property damage, theft and more can make marine claims challenging and complex. From reporting to resolution, CNA's dedicated Marine Claims team delivers quick, specialized solutions around the globe. Our consistent process focuses on proactive outreach and superior customer support, helping ensure that each policyholder gets back in business as soon as possible.



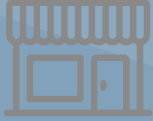
Incident: A bug infestation during transport of a popular children's retail store inventory caused potential damages exceeding \$1 million.

CNA Response: CNA immediately worked with storage consultants to prepare a decontamination protocol. We engaged a salvage company to perform the load transfer of the contaminated inventory into a refrigerated trailer, and after the doors were sealed, the temperature was lowered to initiate the decontamination process. After this process, we retained a forensic laboratory to randomly select and inspect a portion of the inventory. A final report indicated no trace of infestation, and the inventory was accepted as sound by the retail store, averting the potential high cost in damages.



Incident: A marina customer alleged bodily injury to her hand and shoulder as the result of a fall on the insured's docks while she was chasing her off-leash dog during early-morning hours.

CNA Response: Our team conducted an investigation, which concluded that the dock was in appropriate shape, the lighting was adequate, and the slip rental agreement the plaintiff's husband entered into with our insured contained hold harmless and indemnity language. As a result, the claim was closed without an indemnity payment and for minimal expenses.



Incident: The outboard motor of a customer's boat was stolen in the boatyard of the insured, a marine services company. The customer opened a claim against the company, alleging that the company was legally liable for the boat because it was in their custody, care and control, with no fence enclosing the premises to protect it.

CNA Response: Our Claims professional felt that there has to be negligence and knew that the courts apply the standard of due care. At trial, the defense made the case that security cameras were on the premises, and that as a prior customer, the plaintiff should have known there was no fence around the boatyard. Posted signs and a contract invoice warning there should be no expectation of security for property left unattended were presented as evidence. As a result, the judge found that the insured was not negligent when the motor was stolen.



Incident: An offshore supply vessel was chartered by the insured, and a third-party passenger was injured in a personnel basket transfer to an oil and gas platform in the Gulf of Mexico. A suit was filed against the insured along with several other entities. The insured was obligated to defend and indemnify the vessel owner per the terms of an insured contract.

CNA Response: The insured was covered by our Charterer's Legal Liability policy as well as a Marine General Liability policy underwritten by a separate carrier. Our Claims professional worked closely with the insured and the insured's Marine General Liability carrier as well as other defendants to negotiate a favorable cost-sharing liability apportionment agreement for all parties. As a result, the case was settled prior to trial, with our policy owing 12% of the global settlement amount and one-third of the assured's defense expenses.

For more information, visit [cna.com](https://www.cna.com).