



Ship Repairers Legal Liability

A placement reference for agents

Use this during client conversations to identify SRLL exposure, determine appropriate limits, and understand what the coverage does and doesn't include.

QUESTIONS TO ASK YOUR CLIENT

1

Do you work on, repair, maintain, or service vessels you don't own?

If yes, SRLL exposure exists. This is the threshold question.

2

What's the highest-value vessel you typically work on?

Helps determine appropriate SRLL limits.

3

How many vessels are usually in your care at the same time?

The total value of all vessels should be your SRLL limit.

4

Do you haul vessels out of the water, store them, or keep them on your premises?

Care, custody, or control creates higher SRLL exposure than mobile repairs.

5

Do you perform any work that involves heat, welding, or other fire risks?

Fire is the most common SRLL claim trigger.

6

Have you ever had a vessel damaged while in your care, even if a claim wasn't filed?

Past incidents indicate active exposure.

COVERAGE REFERENCE

What SRLL typically covers



- Physical damage to vessels being repaired, maintained, or serviced
- Damage caused by fire, explosion, sinking, or collision while in care, custody, or control
- Loss of vessel equipment or cargo

What SRLL does not cover



- The insured's own vessels
- Faulty workmanship and the cost to repair or replace their work
- Gradual deterioration or wear and tear

Who typically needs SRLL



- Shipyards and boatyards of any size
- Mobile mechanics, divers, electricians, riggers, and surveyors
- Operators who provide repair or haul-out services
- Marine contractors whose work occasionally involves vessels

Standard GL and MGL policies exclude damage to vessels in the insured's care, custody, or control.

SRLL fills that gap.

The vessel owner's hull insurer will subrogate against the repair facility — if there is no SRLL, the insured pays out of pocket.

