

LODESTAR

A STAR THAT LEADS OR GUIDES

PROTECTION AND INDEMNITY

 **BUILT ON EXPERIENCE**

POWERED BY



LODESTAR

Lodestar Marine Limited was founded in 2011 as a direct result of Owners and Brokers alike seeking a credible alternative to the International Group of P&I Clubs and established Fixed Premium P&I providers.

Our core principals provide our clients with good value for money by offering a high quality claims/underwriting service, a modern/evolving product, and excellent security, supported by decades of P&I experience.

FIXED PREMIUM

The products that we offer are of a fixed premium nature so, none of the general increases, release calls or supplementary calls you would expect to pay as a Member of the International Group of P&I clubs.

Our clients are rated on their performance alone, meaning that they will not be asked to pay for someone else's claims.

There are no hidden costs!

PRICING

Whilst we recognise the need to provide attractive premiums given the demanding market conditions in which our clients continue to operate, we continue to value quality over quantity when it comes to growth. More often than not there will be cheaper alternatives to us but, we retain our belief that "you get what you pay for in this life".

In so doing we have still managed to establish ourselves as the fastest growing fixed premium P&I facility since opening our doors in September 2012, strengthening our case that we represent good value for money.

JUST LIKE YOU

Knowing and understanding the needs of our clients is key to operating a successful business. Like our Clients, we are a commercial entity and therefore, face, and understand, a number of the same challenges. We believe success is based on offering exceptional service and quality products, tailor-made to suit our clients' needs. Our services are rewarded by a long term working relationship together, which our 90% client retention rate demonstrates.

With a view to ensuring continuity and commitment to the business, our claims

and underwriting personnel have a shareholding interest. They are, therefore, involved in the operations of the company and the decision making process.

Although, we are not a Mutual Insurer, we are fully committed to supporting and reacting to the needs of our Assureds. We understand the need to respond quickly, especially in the event of an incident, and pride ourselves with finding a solution. Our experienced Claims team have handled many claims since our doors opened, from small day-to-day incidents to very large complex cases.





APPETITE

If you own or operate one of the following vessel types, the chances are we'll be able to insure you.

Vessel Types

- General Cargo
- Freight RoRo
- Bulker
- Container
- "Other" Dry Cargo
- Tanker (all types)
- Offshore
- Dredger
- Tug
- Barge
- Passenger
- Yacht
- Fishing
- Misc Harbour craft
- Construction craft

Our tonnage threshold is 10,000 gross tons for tankers/passenger vessels and 20,000 gross tons for all other vessels bar "general cargo and bulkers" where we can insure up to 40,000 gross tons vessels.

OUR COVER

Lodestar offers a tailored P&I policy which can provide cover up to a **limit of USD 1 Billion.**

In addition to standard P&I cover the following can also be offered:

- Specialist Operations
- Contractual liability
- War risks (P&I)
- Legal costs (FD&D)
- Extended towers liability
- Shipowners liability (SOL)
- Salvors liability
- Charterers liability, including Damage to Hulls/Bunkers

We can also issue MLC, CLC, Bunker Convention and Removal of Wreck blue cards for all major flag states and issue CoFR letters for vessels entering USA waters.



POWERED BY RSA

We are proud to work with RSA, renowned as a worldleading multinational insurance group.

As one of the leading marine insurers in the world they offer over 300 years of experience in underwriting and protecting marine customers.

In addition, their technical experts specialise in marine classes based in all key markets.

RSA base their maritime business on 3 key areas:

- Understanding clients' needs and tailoring their service to them.
- Delivering consistent results by focusing on quality and a 'right first time' culture.
- Handling claims promptly and efficiently by dedicated Claims Handlers with overseas expertise.

"Our position as one of the world's largest marine insurers is founded on the consistent delivery of innovation and bespoke solutions to our clients. With a network of experts reaching over 150 territories, we provide a comprehensive service to major brands on a truly global scale. As part of our marine offering, we are delighted to be in partnership with Lodestar."

RICHARD TURNER

GLOBAL MARINE DIRECTOR, RSA



A GOOD NIGHTS SLEEP

If you choose to insure with Lodestar you can sleep safe in the knowledge that we're here to help in the event of a problem. We are contactable 24/7 and boast a global network of correspondents, exceeding 250 in total.

If you'd like to find out more about Lodestar's Fixed Premium P & I Cover, or to obtain an insurance quote, please contact our Underwriters.

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