

# New Charterers' Liability Policy Wording

Version 1/2025

For the year of 2025, our Policy Wording underwent some minor updates and improvements. Most notably, the Claim Reporting Form, the Complaints Clause, and the Data Protection Notification were amended, and our corporate data was more clearly laid down to protect our clients' interests and to be in line with the applicable regulatory requirements. In addition, we have introduced a few changes to several sections in order to make the language more precise and clear as elaborated in this circular.

The new wording of the Charterers' Liability Policy Wording - Version 1-2025 can be found [here](#).

## Product's name

Although a formality, we updated the name of our Charterers' product (*Marine Liability Policy for Charterers*) with the shorter and in recent time more common for the market name – 'Charterers' Liability'.

## General provisions

### Claim Reporting Form

Drawing from last year's experience, we adjusted some of the information that is to be submitted when a claim occurs or is expected to occur. This would bring more clarity as to what is expected to be provided to the Company in view of the speedy and efficient handling of the claim.

### Complaints Clause

This Clause takes into consideration the international character of our business and the various applicable regulations and procedures. To that end, the Complaints Clause neatly summarises the complaints process and provides a direct [link](#) to the country-specific Complaints procedure as elaborated on our website.

### Data Protection Notification

We value personal data and compliance with the applicable regulation and requirements in this respect. The updated Data Protection Notification describes, among others, for what purposes the Company collects and processes personal data as well as what

the privacy rights of the Assureds are. Additional information is available on our [website](#).

## Miscellaneous

There have been a number of minor linguistic changes and amendments in the terminology and references used. The main purpose for these changes is to make the Policy Wording more coherent and user-friendly as well as to align and harmonise in as much as possible the wordings of the various P&I products offered within our Fixed Premium P&I (FPPI) portfolio.

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