



Protection & Indemnity Product Profile

Tailored cover. Fast turnaround. Backed by marine specialists.

Quay Marine Protection & Indemnity

Through our partnership with Thomas Miller, managers of the UK P&I Club, Quay Marine Insurance provides Australian brokers access to Club Protection & Indemnity (P&I) cover for commercial vessel operators.

Combining local underwriting expertise with world-class P&I security, we deliver solutions that protect your clients against third-party liabilities arising from vessel operations – backed by over 150 years of global marine experience.

With local decision-makers and a commitment to responsive service, Quay Marine makes it simple for brokers to deliver dependable protection to their marine clients. We pride ourselves on clear communication, efficient quoting, and the ability to tailor solutions that meet the unique needs of Australia's marine sector.

Benefits

- Access to the UK P&I Club's claims and legal network
- Locally managed underwriting and broker support through Quay Marine
- Seamless integration with Quay's Commercial Hull products
- Liability limits not available from local Australian Insurers

Key Coverages

- Third Party Liability
- Crew Injury/Death
- Wreck Removal
- Pollution
- Collision Liability
- Specialist Operations - Optional

Risk Appetite

- Workboats
- Tugs
- Dumb Barges
- Landing Barges
- Dredges
- Line Fishing Vessels

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Why use a Club P&I Policy?

	Local Australian P & I / Plain English Policy Wording	P & I Club Policy
Limit of Liability	Often AUD \$20million or less	Options from AUD \$50million to AUD \$500million
Breadth of Cover	May exclude or limit cargo, wreck removal, fines, and certain pollution events	Broad, flexible cover that often includes: -Fines -Cargo Liabilities (if applicable) -Pollution to Statutory Limits -Legal Defence Costs -Wider discretionary cover for unusual or unforeseen liabilities.
Passenger & Crew Liability	May cap per-passenger or per-event claims	No per-passenger caps – full cover for injury/death claims
Pollution Response	Limited scope; may require owner to arrange contractors	Full cost of clean-up, legal defence, and spill contractors covered immediately
Wreck Removal	May only pay statutory removal costs	Full wreck removal, marking, and associated expenses covered without separate sub-limits
Claims Support	Small local team.	Claims handled by expert P and I lawyers
Serious Incident Experience	Limited exposure to major domestic losses	Decades of experience handling ferry, passenger, and fishing vessel casualties in Australia

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