



# PORT & TERMINAL OPERATOR LIABILITY PRODUCT OVERVIEW



Ports and terminals are critical gateways of global trade, supporting the movement of cargo, vessels, and supply chain activities across international markets. With daily operations involving cargo handling, vessel movements, heavy equipment, and multiple stakeholders, operators face complex operational and liability exposures that may result in significant financial and contractual consequences.

A single operational incident involving vessel collision, cargo mishandling, crane failure, fire, pollution, or injury to third parties may result in severe financial and reputational consequences. Liability claims can involve cargo owners, vessel owners, shipping lines, contractors, customs authorities, or regulators.

Port & Terminal Operator Liability Insurance is specifically tailored to cover liabilities arising from marine terminal operations, including liabilities as bailee, stevedore, warehouse operator, terminal operator, and logistics service provider.

## WHO NEEDS THIS INSURANCE?

- Port Authorities
- Container Terminal Operators
- Bulk Cargo Terminal Operators
- Inland Container Depots (ICD)
- Freight & Logistics Operators
- Jetty & Berth Operators
- Tank Terminal Operators

## KEY COVERAGE FEATURES

Coverage can be tailored depending on operational activities, contractual obligations, and risk exposure. Typical Coverage Includes:

- Third-Party Legal Liability
- Liability arising from port & terminal operations
- Cargo handling liability
- Liability for loading and unloading operations
- Damage to vessels while under care, custody, or control
- Liability arising from cranes, forklifts, RTGs, and handling equipment
- Errors & omissions related to terminal operations
- Collision or impact liability
- Fire and explosion liability
- Pollution liability (sudden & accidental)
- Legal defense costs and expenses
- Liability arising from subcontractors or contractors

## COVERAGE CONSIDERATIONS & WHAT SHOULD BE AWARE

### Care, Custody & Control (CCC) Exposure

Port and terminal operators often handle high-value cargo, vessels, containers, and third-party equipment under their care, custody, or control. Standard liability policies may exclude these exposures unless specifically endorsed.

### Contractual Liability Obligations

Operators frequently enter into concession agreements, service contracts, and terminal handling agreements that may impose broader liabilities than common law obligations. Insurance wording should be carefully reviewed to ensure contractual obligations are adequately covered.

### Subcontractor & Outsourced Operations

Liability may still attach to the terminal operator even where work is outsourced to stevedores, transporters, crane operators, or subcontractors. Proper extension and risk transfer mechanisms are important.

### Environmental & Pollution Risks

Fuel spills, chemical leakage, or contamination incidents may trigger environmental liabilities and regulatory penalties. Pollution coverage scope and sub-limits should be reviewed carefully.

### Delay & Consequential Loss Exposure

Terminal congestion, operational shutdown, or cargo mishandling may lead to downstream financial losses and contractual disputes. Certain consequential losses may be excluded unless specifically agreed.

AMG is committed to providing tailored risk advisory and insurance solutions designed to support operational resilience, contractual compliance, and long-term business continuity for port and terminal operators.

## CONTACT

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## ABOUT AMG

We are professional insurance broker and risk consultant. We advise businesses and individuals on how to prepare for the unexpected.

We provide risk management, risk consulting, insurance broking, insurance program management and claims advocacy services related advice, brokerage and associated services for clients across a wide range of business sectors.

We work with clients of all sizes to identify risks, create risk management, benefits optimization, insurance programs management and deliver innovative solutions to better qualify and manage risk.

## LEARN MORE

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