

When a Collision is not a Collision

By Chris Richmond

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A client's vessel was tied to the dock, unloading its catch. Another fishing vessel struck his boat while backing out. The offending captain said not to worry, that he had excellent coverage and passed along his insurance agent's contact information. After a couple of weeks of dealing with the other company's adjustor, my client was informed that there was no coverage for this claim. The owner who had struck him had hull coverage, but no liability.

If you have a lender involved with your vessel, most likely they will require proof of hull coverage to protect their interests. What they do not ask for is proof of protection and indemnity (P&I) coverage. These are two separate policies that provide different coverages for your commercial vessel. P&I provides coverage for any crew and passengers, as well as any damage to something you hit, whether it be another vessel or a pier. Your hull insurance provides coverage for damage to your vessel, wreck removal and collision liability up to the limits of your hull coverage.

But when is a collision not a collision? You might think that in the case mentioned above that a collision occurred – one vessel

ran into another. But because one boat was secured to a dock and not moving, the event became an allision. In the insurance world, when one vessel strikes another moving vessel, this is a collision. When a vessel strikes a fixed or non-moving object, this is an allision.

In our client's claim, he was secured to the dock. It was an allision, which would normally be covered under the P&I policy. As the other vessel did not have P&I, the claim was denied. Fortunately, in this case our client's insurance company stepped in and covered the claim. The insurance company then has the option to go after the vessel owner to recover payments for the loss.

By opting to not carry P&I, a vessel owner opens himself up to a wide range of potential claims that would not be paid. Each part of a commercial vessel's policy is specifically worded to cover certain parts of a vessel, as well as its operation. Don't make the mistake of thinking some coverage is better than none.

Can You Insure Your Work Boat With a Yacht Policy?

In this month's edition of WorkBoat magazine, Gene McKeever answers the question: Can You Insure Your Work Boat With a Yacht Policy?

The insurance industry uses the law of large numbers to make money by insuring as many of what the numbers tell them to insure. How do you get a large number of boat owners to buy your insurance?

You make the policy as generic as possible and throw in some goodies like personal effects coverage, pollution liability, uninsured boater coverage and towing assistance.

[Read more now at WorkBoat.com.](#)

Same Damn Wind

In this month's WorkBoat magazine, [Gene McKeever](#) writes about how no matter what the season and what kind of precipitation a storm brings, wind is wind, and boat and boat yard owners should be prepared for the kind of damage it can bring.

[Read the column now.](#)

An Insurance Agent Can Be Your Advocate

In his latest column in WorkBoat Magazine, Allen Insurance and Financial's [Gene McKeever](#) says your insurance agent can't legally represent you but can serve as your claims advocate and explain coverage correctly to the insurance company's claims representative. In this case it was important to help the claims person understand what the claim surveyor saw.

[See more at WorkBoat.com](#)

Talking Marine Insurance and Safety With the Nation's Work Boat Owners

☒ Gene McKeever, a marine insurance specialist from Allen Insurance and Financial recently attended the annual International WorkBoat Show in New Orleans, where he gave a workshop to conference participants on disaster planning and risk management.

Conference presenters are screened by the conference organizers well in advance of the event. McKeever's session was held on the conference's keynote stage following a conference keynote speech by Capt. Richard Phillips. McKeever has been writing a column for [WorkBoat magazine](#) since 2008.

McKeever was joined at the conference by Allen Insurance and Financial colleagues Chris Richmond, marine insurance specialist, and Dan Bookham, the agency's business development director. They connected at the show with a number Maine-based companies also in attendance as well as national clients and insurance company representatives.

WorkBoat Column: Where is That

Eye Wash?

This month in WorkBoat magazine, [Gene McKeever](#) talks about the little things that make a workplace safer. This includes eye wash stations, which are inexpensive and relatively easy to install.

If you work in a place where there is hot work going on, plus painting, sanding, scraping, and grinding, you just might get something in your eyes every once in a while.

[Read the entire column at WorkBoat.com.](#)

[Gene is presenting](#) at the annual [International WorkBoat Show](#) in New Orleans in December.

WorkBoat Column: How to Get Your Insurance Cancelled

This month, Gene McKeever outlines some surefire ways to get your insurance cancelled. As usual, it's a matter of common sense and safety that will keep you on the right track.

[See more at WorkBoat.com](#)

WorkBoat

Column:

Your

Insurance To-Do List

This month, Gene McKeever offers a glimpse into some typical conversations with boat or marina operators.

Among them:

- When you talk with your crew or employees about safety it's not a money thing. It's a safety thing. Stress that you want them to stay healthy and injury free.
- Each time there is a problem that creates a dangerous situation investigate it as fact finding, not fault finding. The investigation will garner much more usable information to help prevent something from happening again.

[See more at WorkBoat.com](http://WorkBoat.com)

WorkBoat Column: The End of a Passenger Vessel and a Business

Each month, Gene McKeever publishes a column in [WorkBoat Magazine](#). In August, he discusses the importance of staying on top of all those little details, especially when you're trying to expand your business.

[Click here for the article.](#)

WorkBoat Column: Communication is Key

Each month, [Gene McKeever](#) publishes a column in [WorkBoat Magazine](#). In July, he discusses the importance of communication. [Click here for the article.](#)