Global Insurance Agency

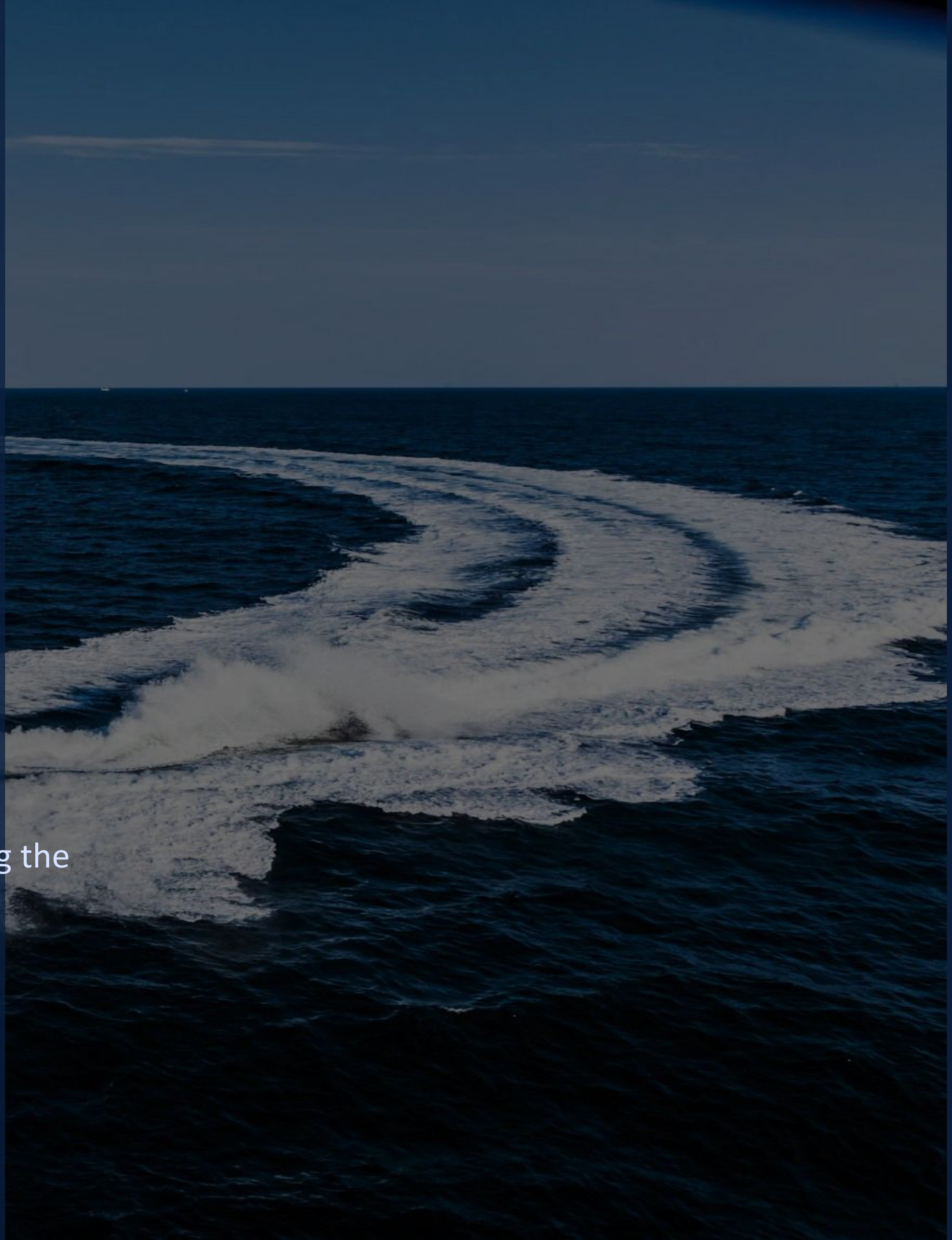
AYCA SIGNATURE SEMINAR / NEWPORT / JUNE 25, 2026

Charterer's Legal Liability Insurance

Closing the coverage gap your clients don't know they have, and protecting the booking while you do it.

JC Merlo CPCU, ARM

SVP of Partnerships, GIA Insurance Programs



Global Insurance Agency

Who you're working with

GIA Insurance Programs is a family-owned MGA and Lloyd's coverholder out of Austin and San Antonio, building specialty programs for niche industries. Charterer's Legal Liability is our purpose-built program for the charter market, and it was designed around how AYCA brokers actually work.

50 states + DC

Licensed nationwide, with Texas surplus lines authority

Lloyd's coverholder

Binding authority backed by A-rated capacity

Specialty programs

Built for niche risks the standard market won't touch

24/7 claims

Global reach, wherever the charter takes your client

THE PROBLEM

Your client is exposed the moment they sign

The owner's policy may not cover them

Hull and P&I policies are written for the owner. As a charterer, your client can be denied, or pursued in subrogation.

The AYCA / MYBA contract shifts risk to them

Standard charter agreements require the charterer to indemnify the owner for loss or damage during the charter.

A single incident becomes a personal liability

Crew injury, a guest's jet ski collision, a cabin fire: the charterer can be held personally responsible.

WHY IT MATTERS TO YOU

An unprotected charterer is an exposed booking

- A gap you didn't flag can land on you. Offering CLL documents that you raised the exposure.
- It protects the deal. A covered charterer is far less likely to walk away when an incident happens mid-charter.
- It is a differentiator. Most charterers have never been offered this, and it signals you operate at a higher level.

WHAT IT COVERS

One program, six core protections

Damage to the Vessel

Loss or damage to the yacht's hull, interior, jet skis and tenders while chartering.

Third-Party Liability

Claims for bodily injury or property damage to others, on or off the vessel.

Crew Liability

Injuries to crew members that the charterer is held responsible for.

Fines & Penalties

Fines from port authorities, including improper visa documentation.

Pollution Liability

Costs tied to environmental damage, such as a fuel spill or improper disposal.

Loss of Hire

Financial loss when the vessel is damaged and unable to operate.

LIMITS, PRICING & ELIGIBILITY

Flexible enough for almost any charter

$5M to $50M

Limit of liability

Combined single limit, any one accident or occurrence

2% to 5%

Premium

Of total charter cost, priced competitively

All charter types

Including bareboat and demise, on an AYCA contract or equivalent

Any charterer

An individual, a corporation, or a trust

Worldwide

Coverage for charters anywhere, backed by 24/7 claims

EXAMPLES OF EXPOSURE

What a claim actually looks like

Jet ski collision

A family member loses control of a jet ski, hits another boat and injures a passenger.

Coverage: Covers vessel damage and personal injury, and protects the charterer if the owner's insurer seeks recovery.

Crew injury

A guest negligently injures a crew member, who then seeks compensation from the charterer.

Coverage: Covers the charterer's liability for the crew member's injuries.

Cabin fire

A guest accidentally starts a fire, causing significant cosmetic damage to the interior.

Coverage: Covers the charterer's liability for repair costs, up to the policy sublimit.

Visa fines

Port authorities find guests without proper visa documentation and fine the yacht.

Coverage: Covers the cost of the fines the charterer is held responsible for.

Global Insurance Agency

THE PLATFORM

Quotes in minutes, not days

We built a custom CLL quoting portal around the way charter professionals actually work. No long submission email, no waiting on an underwriter to circle back. You enter the charter details and get a quote on the spot.

Instant

Quote on screen in minutes

Online

Fully self-serve, no back and forth

Shareable

Quote yourself or send a link

cll.gia-usa.com

HOW YOU USE IT

Two ways to put it in front of your client

OPTION A / BROKER-LED

You quote for them

1. Enter the charter details in the portal
2. Generate the quote on the spot
3. Present it as part of your service

OPTION B / CLIENT-LED

Send them the link

1. Send your client the quoting link
2. They get an immediate quote themselves
3. GIA handles the white-glove service

QUOTE & BIND

What we need, and when

To quote

Email jcm@gia-usa.com

- Charter agreement: dates, cruising area, guests, fee, charterer info
- Vessel name and specifications
- Bonus: owner's underlying policy (better rates)
- Bonus: charter broker name, email, phone

Items in the agreement are mandatory; bonus items unlock improved pricing.

To bind

Before the charter starts

- Charterer passport
- Proof of address dated within the last three months
- Charterer source of wealth

Premium must be received before the charter begins, or cover is not effective.

WHY GIA

Built for this market, in 2025

New 2025 program

Enhanced coverage options with competitive, charter-specific pricing.

A-rated capacity

Backed by markets including Charterama and Steamship Mutual.

24/7 claims support

Maritime specialists who guide you through charter agreement questions.

Broker network only

Access is limited to experienced, accredited charter brokers.

Global Insurance Agency

Let's make charter liability faster, simpler, and accessible

Quote your next charter today, or send your client the link.

cll.gia-usa.com/ayca

JC Merlo, CPCU, ARM

SVP of Partnerships, GIA Insurance Programs

jcm@gia-usa.com / (210) 499-0700