



MarineSure Life & Disability

SUPPORT WHEN YOU NEED IT MOST

*Life is unpredictable. Ensure your crew
are protected and their futures are
secure with our comprehensive life and
disability insurance plans*

It's simple and comprehensive – which is exactly what Life and
Disability cover should be

ESSENTIAL CARE

MarineSure Life & Disability is a comprehensive insurance solution tailored specifically for employers of seafarers and marine crew. As experts in the marine crew insurance space, we recognise the unique challenges and risks faced by those who work at sea. MarineSure offers peace of mind through reliable life insurance and disability coverage.

Whether you're navigating open waters or working offshore, our plan ensures that you, your crew and their loved ones are financially protected in the event of unforeseen circumstances. With MarineSure Life & Disability, you're covered when it matters most.

Designed with affordability in mind, MarineSure is a budget-friendly insurance option without compromising on the quality of coverage. The plan is accessible to all marine professionals, offering essential life insurance to secure crew families financial stability and comprehensive disability cover to support you if your crew are unable to work due to injury or illness.

Protect your future today with an insurance plan built for those who dedicate their lives to the sea.

COVER OPTIONS

With our MarineSure Life & Disability plans, we have your crew insured 24/7 while at work and off duty, anywhere in the world. You can build your cover based on your contractual payment obligations. Our cover options allow you to create the coverage most suited to your needs while being able to control premiums. Please choose a minimum of 2 out of our 3 benefit modules.

Temporary Disability: is also known as sick wages cover and provides short-term financial support with continuing payments of crew's wages should they become temporarily unable to work due to illness or injury while employed by the company.

Temporary Disability (Sick Wages)			
	Bronze	Silver	Gold
Maximum Insured Sum of Annual Basic Wage	100,000 EUR	150,000 EUR	200,000 EUR
Wait Period	7, 14 or 28 Days		
Duration & Pay-out	After wait period, 100% annual basic wages up to 112 days followed by: 70% annual basic wages from day 113 - 365; or No further cover after 112 days		

COVER OPTIONS

Permanent Disability: provides a lump sum if your crew become permanently disabled or unable to work while employed by the company.

Permanent Disability			
	Bronze	Silver	Gold
Maximum Insured Sum of Annual Basic Wage	1X annual salary (maximum €100k)	2X annual salary (maximum €300k)	3X annual salary (maximum €600k)
Option 1	Accidental Causes	Accidental Causes	Accidental Causes
Option 2	Accidental and Illness Causes	Accidental and Illness Causes	Accidental and Illness Causes

Death in Service: provides a lump sum to the insured's beneficiaries if an insured crew member dies while employed by the company.

Death in Service			
	Bronze	Silver	Gold
Maximum Insured Sum of Annual Basic Wage	1X annual salary (maximum €100k)	2X annual salary (maximum €300k)	3X annual salary (maximum €600k)
Option 1	Accidental Causes	Accidental Causes	Accidental Causes
Option 2	Accidental and Illness Causes	Accidental and Illness Causes	Accidental and Illness Causes

**FOR FURTHER QUESTIONS AND
INFORMATION PLEASE
CALL +44 (0) 20 7590 8800 OR VISIT
[HTTPS://HCIGROUPGLOBAL.COM/](https://hcigroupglobal.com/)**

Our insurance partner

Your OceanCare Life & Disability plan is underwritten by Anker Insurance Company n.v., registered office at Paterswoldseweg 812 at 9728 BM Groningen. Anker Insurance Company is registered with the Netherlands Authority for the Financial Markets (AFM: Autoriteit Financiële Markten) under number 12000661 and is authorized by De Nederlandsche Bank (DNB, the central bank of the Netherlands). For further information about Anker Insurance Company, please visit www.ankercrew.com