



Singapore College  
of Insurance

Intermediate Level

# Protection & Indemnity (P&I) Insurance: Coverage, Exclusions and Claims Interaction in Marine Liability

Register Now



11 September 2026



3 CPD hours



2.00 p.m. to 5.00 p.m.



Virtual Instructor-Led Training

Protection & Indemnity (P&I) insurance plays a critical role in the global maritime industry by providing shipowners and operators with protection against a wide range of third-party liabilities arising from vessel operations. Unlike traditional hull or cargo insurance, P&I insurance is designed to address complex liability exposures such as crew injury, passenger claims, pollution liabilities, collision liabilities, wreck removal and damage to third-party property.

This course provides participants with a practical understanding of how P&I insurance operates within the broader marine insurance framework. It explores the scope of coverage typically provided by P&I Clubs, the key exclusions that shape the boundaries of protection, and how P&I Clubs manage their exposures through reinsurance arrangements.

Participants will also gain insights into how P&I insurance interacts with other insurance policies such as Hull & Machinery, Marine Cargo, and other liability covers. Through practical examples and discussion, the programme will highlight common areas of overlap, potential gaps in coverage, and the importance of coordination between insurers in handling marine liability claims.

By the end of the course, participants will have a clearer understanding of the structure and operation of P&I insurance and how it fits within the overall risk management and insurance framework for maritime operations.



## Target Audience

This course is ideal for:

- Marine insurance underwriters and claims professionals
- Insurance brokers involved in marine or liability insurance
- Shipping company risk managers and operations personnel
- Marine surveyors and maritime consultants
- Reinsurance professionals dealing with marine liability risks
- Insurance practitioners seeking to strengthen their understanding of P&I insurance



## Key Learning Outcomes

By the end of this course, participants will be able to:

- Explain the role and structure of Protection & Indemnity (P&I) insurance within the global maritime insurance framework.
- Describe the main categories of liabilities covered under P&I insurance, including crew liabilities, passenger claims, pollution liability, and damage to third-party property.
- Identify key exclusions under P&I insurance and understand the rationale behind these limitations of coverage.
- Explain how P&I Clubs manage their risk exposures through reinsurance arrangements, including pooling systems and reinsurance programmes.
- Analyse the interaction between P&I insurance and other marine insurance covers, including Hull & Machinery, Cargo, and other liability policies.
- Recognise potential overlaps or gaps in insurance coverage and understand the importance of coordination among insurers when handling marine liability claims.

## Programme Outline

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- P&I insurance coverage
- P&I insurance exclusions
- P&I reinsurance
- Interaction with other insurers
- P&I and liability claims



## Programme Fee

**S\$218.00** (inclusive of 9% GST)

A 10% Group Discount is also applicable for organisations registering a minimum of three participants.



### Programme Leader

**Andrew Mackenzie**

*Head of Claims  
Clearwater UW Limited*

Andrew Mackenzie, MA, FCII, is a Chartered Insurer of the Chartered Insurance Institute (CII) and an Associate of the Association of Average Adjusters.

With over 13 years of experience in marine insurance claims within the Lloyd's and London market, including as Head of Claims for a Lloyd's Managing General Agent, Andrew brings deep expertise across marine hull, war, cargo, and liability classes.

He is a co-author of the CII textbooks M98: Marine Hull and Associated Liabilities and M90: Cargo and Goods in Transit Insurances, and contributes to the CII as an examiner and question writer.

Andrew is currently pursuing an Executive PhD in Actuarial Science at Bayes Business School, researching sustainability, autonomous vessels, and maritime cyber risks.

An award-winning claims professional, he has received the Insurance Insider Honours Young Claims Professional of the Year (2019) and the CII Rutter Medal (2022) for excellence in marine insurance research.

