**"Motor Liability and Boat Liability: damages, compensation, insurance. A comparison".**

**Marine insurers offer a wide range of coverages.**

**Typical causes of loss that are covered include: weather-related perils such as wind, rain, hail, lightning and wave action; fire; loss or damage caused by theft or vandalism; and collisions with docks, submerged or floating objects or other boats.**

**May be liability coverage is the most important. Boat owners may also be responsible for any containment and clean-up expenses resulting from oil pollution or contamination caused by their vessel.**

**In many countries automobile or boat-owners insurance coverage is similar. In Italy for instance the Act 990/1969 (now included in insurance code – legislative decree) provides common rules for mandatory motor insurance and mandatory boat insurance.**

**In your country what losses are covered in automobile or boat-owners insurance?**

**In your country is boat-owners insurace mandatory?**

**During the meeting in Sydney we have seen that insurers offer special conditions to “green drivers”. In your country are there policies providing special conditions with regard to boat maintenance and preventive measures to avoid pollution or contamination caused by vessels?**

**Do you think that some conditions of boat insurance policies could be adopted with regard to motor insurance?**

**We intend to expande the issue e.g. liability for transportation in general -land, marine and aviation. The fact that marine and aviation liabilities are international in nature and are governed by international treaties makes it easy for different jurisdictions to relate to.**

**We want to do a comparison between liability for motor vehicle (cars) and boats or aircraft:**

**(1) whether the insurance is mandatory**

**(2) Whether this is a no fault liability system, or should liability be proven**

**(3) whether the compensation is limited, and how**

**(4) is there a difference between bodily injury and property damage**

**Answers and comments can be sent to** [**sara.landini@unifi.it**](http://www.aida.org.uk/pdf/Lisbon1.pdf)