

**ITIC**

SPECIALIST  
PROFESSIONAL  
INDEMNITY  
INSURANCE



FACT SHEET SERIES: 11

# Hydrographic surveyors

Specialist professional indemnity insurance

ITIC  
IS MANAGED  
BY **THOMAS  
MILLER**



[itic-insure.com](http://itic-insure.com)



+44 (0)20 7204 2928



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## Expert view

**Hydrographic surveyors provide services to diverse businesses. These can include:**

- The laying of pipelines and transoceanic telecommunication cables
- Positioning of wind farms and environmental agencies

**ITIC's comprehensive professional indemnity insurance is applicable to a wide range of surveys, such as**

- Bathymetric
- Environmental
- Aerial
- Satellite
- Laser imaging
- Wave measurement and analysis

**ITIC has wide experience in assisting hydrographic surveyors in minimising the financial impact from mistakes such as:**

- Errors in data set due to a mistake of the surveyor
- Failure to notify interested parties on the laying of a submarine cable
- Failure to conduct a harbour survey correctly, causing the grounding of a vessel
- Producing a chart with an incorrectly marked rock

### **You don't have to make a mistake to be sued.**

You could receive a claim even if you were not negligent in the provision of your services. ITIC insurance covers defence costs, which can be extremely expensive.

### **The team understands these problems and is here to help.**

## FACT SHEET SERIES: 11 HYDROGRAPHIC SURVEYORS



**Any hydrographic surveyor will face day-to-day exposure to risk, but will be able to rely on ITIC to help reduce any potential hazards. To demonstrate potential liabilities in this sector, the following claims scenarios may be helpful.**

## Swedish hydrographic office

**The Swedish Hydrographic Office produced a navigation chart with an incorrectly marked rock. The Swedish Supreme Court held that the Hydrographic Office was liable to the tanker owners for the consequences.**

This included the damage to the ship. Additionally, the Court held that because the chart was defective, the owner had a valid defence to any claim for the clean-up costs of the resulting oil spillage and any pollution claims.

## Why cover is necessary

**Historically, hydrographic surveyors have chosen not to purchase professional indemnity insurance, a common view being that they have been working for years and have never experienced a claim. However, in the current business environment, there is an increasing need for professional indemnity cover.**

As hydrographic charts are now generally available to many members of the public, particularly following the introduction of the Electronic Navigational Chart and the increase of new companies which market and distribute hydrographic information, the number of people who rely on the information provided by the hydrographer, and therefore to whom the hydrographer owes a duty of care, will have significantly increased.

## Policy highlights

- Worldwide professional indemnity (errors & omissions) cover
- Legal defence costs insurance
- Automatic cover for subcontractors
- Contractual risk management guidance
- Support from worldwide network of correspondents
- Discretionary insurance adjudicated upon by fellow transport industry professionals
- Quality loss prevention advice
- No external shareholders
- Mutual dividends paid at renewal
- Underwritten with industry knowledge

## FACT SHEET SERIES: 11 HYDROGRAPHIC SURVEYORS



### United States hydrographic office

**In a case in the US, a court held that the then US Hydrographic Office (USHO) was not negligent in causing a passenger ship to ground between Nantucket and Martha's Vineyard after the ship's owners claimed that a reef had been charted negligently.**

The court held that the error on the chart did not result from negligence by the USHO because the organisation conducted the survey in 1939 with state-of-the-art techniques.

The court also held that there was no pressing need for the USHO's successor, the National Oceanic and Atmospheric Association (NOAA), to perform a new survey. Additionally, the court held that the ship did not actually rely on the defective chart when fixing its course. Therefore, even if the chart had been defective, it did not cause the loss.

The US Court of Appeal confirmed the second point, but the first was not mentioned in the judgment.

This is an example of an event where even though a mistake was not made, legal action was commenced, causing a great deal of expense in both time and legal cost.

# Facts & figures at a glance

All figures US\$  
All facts and figures correct as of 31st May 2025

## Gross premium

**\$76m**

for the year

## Claims paid

**\$520m**

since 1992

## Members

**3,741**

## Security rating

Backed by at least "A-" rated reinsurance programme

## Worldwide insurance cover

ITIC is able to provide professional indemnity insurance, without restrictions, worldwide. An ITIC account executive is responsible for each country and will be your first point of contact. The ITIC team speaks French, Greek, Italian, Japanese, Mandarin, Russian and Spanish.

## Credits paid

**\$223m**

surplus funds have been paid out to the members in the form of continuity credit since 1994

## Disbursements & commissions

**\$272m**

of disbursements and commissions collected for members since 1992

## Free reserves

**\$289m**

for ITIC and TIMIA combined

## Annual premium

from **\$1,300**  **\$2.1m**

ITIC is committed to consistently providing competitively priced professional indemnity insurance (and related insurance covers) with valuable and high quality loss prevention advice to businesses servicing the marine, aviation and general transport industry. The ITIC team have a wealth of experience and knowledge.

**36**

Staff

A full time team to provide you with the best service possible.

**16**

Years

Average staff member's experience in the insurance/transport industry.

**11**

Years

Average staff member's time with ITIC. Several staff have over 25 years of service.

**7**

Lawyers

7 lawyers and a dedicated claims team.



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For further information on any of the products, services or cover provided by ITIC contact Charlotte Kirk at:

International Transport Intermediaries Club Ltd, 90 Fenchurch Street, London EC3M 4ST.

tel +44 (0)20 7204 2928 email [ITIC@thomasmiller.com](mailto:ITIC@thomasmiller.com) web [itic-insure.com](http://itic-insure.com)

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