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**Strike & Delay Insurance**  
Are you covered for:

# Delay arising from navigational incidents

We specialise in helping ship operators to protect their revenue and control costs.

Whether you're an owner or charterer, your ship is at risk of unexpected delays. The Strike & Delay cover we offer provides protection from costs caused by 29 different delay risks.

**Are you covered?**

P&I policies provide protection against an operator’s liability for damages, whilst Hull & Machinery policies cover repair costs arising from collision, grounding or from the ship striking a fixed or floating object. But neither of these cover the time lost. Strike & Delay cover complements P&I and Hull & Machinery by indemnifying you for lost income during the period of delay following such an incident.

## What is the Strike & Delay cover for collision?

Our policy provides primary business interruption cover for the cost of delays arising from collision, grounding or striking any fixed or floating object by the entered ship outside one’s control otherwise unrecoverable from P&I and H&M policies.

## How does it differ from a Loss of Hire policy?

Strike & Delay cover has a lower deductible and does not require a Hull and Machinery claim to trigger cover. As such, it naturally offers a wider scope of cover.

	Strike & Delay	LOH
Time lost covered?	✓	✓ but from H&M triggers only
Usual deductible	4 days	14 days

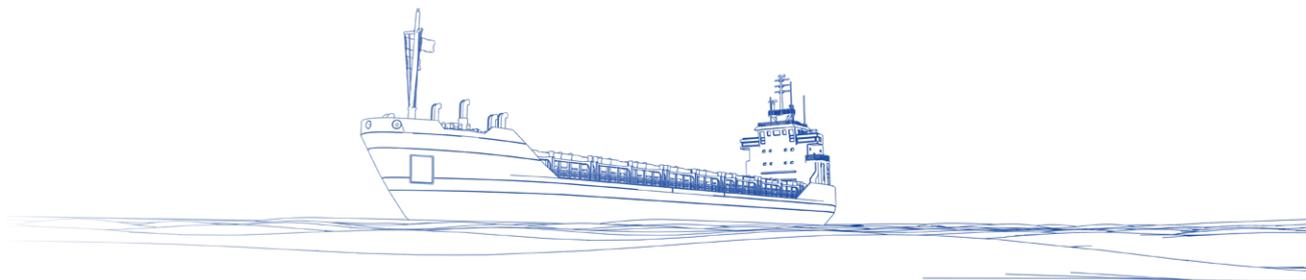
## Who buys the cover?

Anyone with an interest in a ship looking to protect their income from the effects of delay or to be indemnified for their operating expenditure, including owners looking to eliminate the gap in cover below the 14-day Loss of Hire deductible.

## How does it work?

This cover is available as part of Strike & Delay cover for Shipboard risks, providing a solution for 15 named shipboard delay perils. Cover for navigational delay is usually offered with a 4-day deductible, subject to a limit of up to 17 days.

Please refer to the Strike & Delay brochure for a list of configurable insured perils along with the standard deductibles.





# Scenarios

To help understand the range of situations in which Strike & Delay cover could help ship operators protect their revenue and control costs, these are examples of real claims presented to us.

## Collision with another ship

A member's ship was berthed when a general cargo ship lost control and collided with it as a result of mechanical failure. The visible damage to the entered ship suggested a significant structural problem. The ship remained in port whilst a structural survey was conducted and was delayed for 14 days.

**Time lost:** 14 days

**Daily entered sum:** \$12,000

**Recoverable?:** Yes. Rule 3.22: Collision, Grounding – “unintentional collision, stranding or grounding of the entered ship”.

**Amount:** \$120,000 – 10 days after 4 days deductible

## Fishing net caught in the propeller

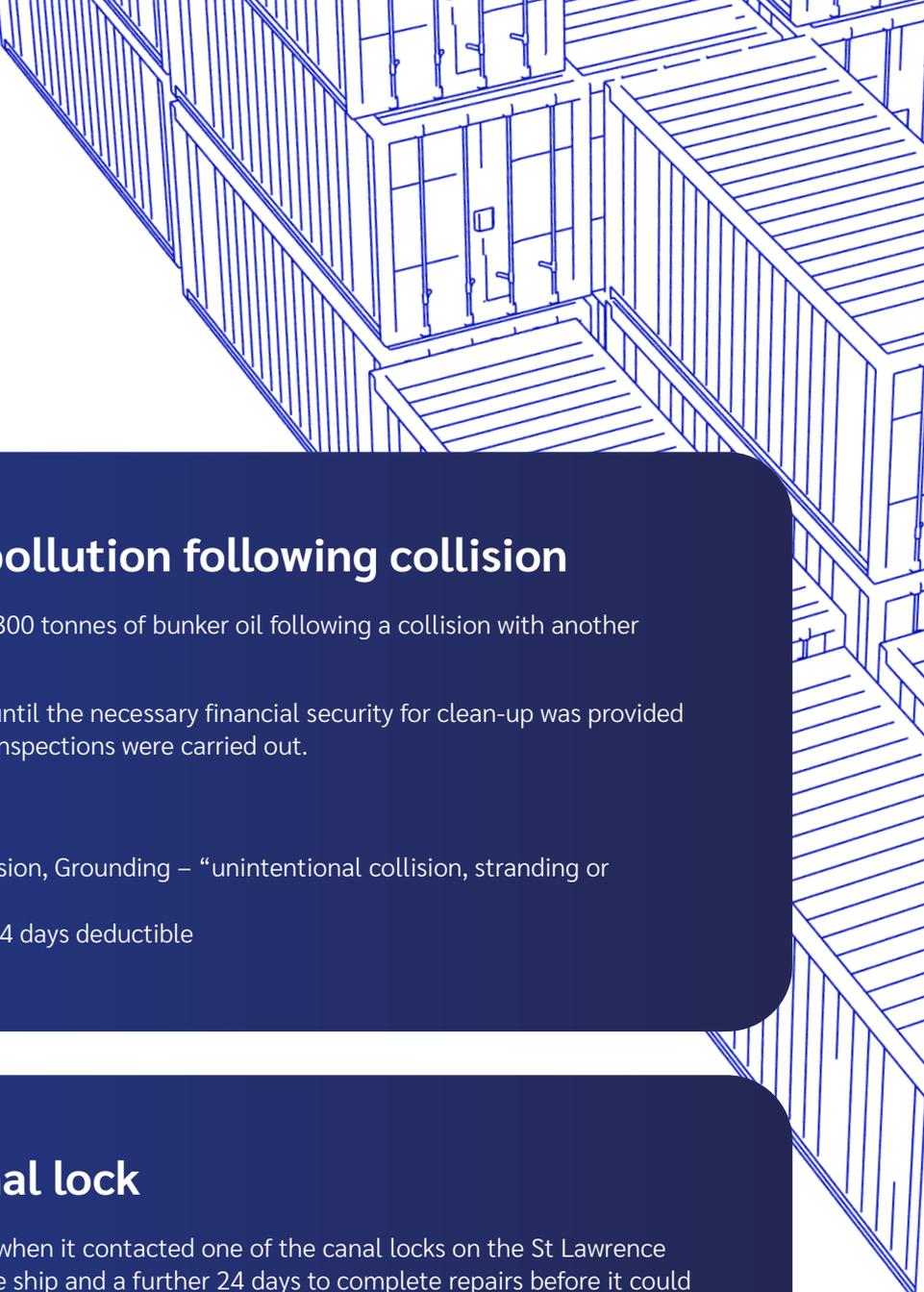
The crew of the ship discovered an oil-like substance in the water near the stern. An underwater survey found that fishing nets had damaged the propeller shaft seals and lubricants were leaking. Repairs in dry dock were required, taking 7 days to complete.

**Time lost:** 10 days

**Daily entered sum:** \$12,000

**Recoverable?:** Yes. Rule 3.22 Collision, Grounding – “striking any fixed or floating object by the entered ship”.

**Amount:** \$72,000 – 6 days after 4 days deductible



## Detention due to pollution following collision

A member's container ship spilled 300 tonnes of bunker oil following a collision with another container ship.

The ship was detained for 11 days until the necessary financial security for clean-up was provided to the local authorities and safety inspections were carried out.

**Time lost:** 14 days

**Daily entered sum:** \$25,000

**Recoverable?:** Yes. Rule 3.22: Collision, Grounding – “unintentional collision, stranding or grounding of the entered ship”.

**Amount:** \$250,000 – 10 days after 4 days deductible

## Contact with a canal lock

The ship was on its way to Toronto when it contacted one of the canal locks on the St Lawrence Seaway. It took 4 days to refloat the ship and a further 24 days to complete repairs before it could begin trading again.

**Time lost:** 28 days

**Daily entered sum:** \$20,000

**Recoverable?:** Yes. Rule 3.22 Collision, Grounding – “striking any fixed or floating object by the entered ship”.

**Amount:** \$340,000 – 17 days after 4 days deductible

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