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

# **SOLAS and Stowaways?**

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?**

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Ships have a legal duty to assist those in distress, at sea and on board: a responsibility to deliver stowaways and refugees to a place of safety, an obligation to give assistance to other ships in distress if they are the nearest ship and also to deliver any crew or passengers in need of medical care to the nearest port. All actions which disrupt and delay the ship's normal work.

## **What is the Strike & Delay cover for stowaways, refugees and saving lives at sea?**

We offer to indemnify you for the cost of delays incurred when dealing with stowaways on board, and rescuing refugees and other lives at sea.

## **What risks can I protect myself from?**

Delay to the entered ship arising from a disruption to its journey as a result of rescuing refugees at sea, delivering stowaways to the nearest port that will accept them, and going to the aid of a ship in distress and delivering any crew or passengers in need of medical care to the nearest port.

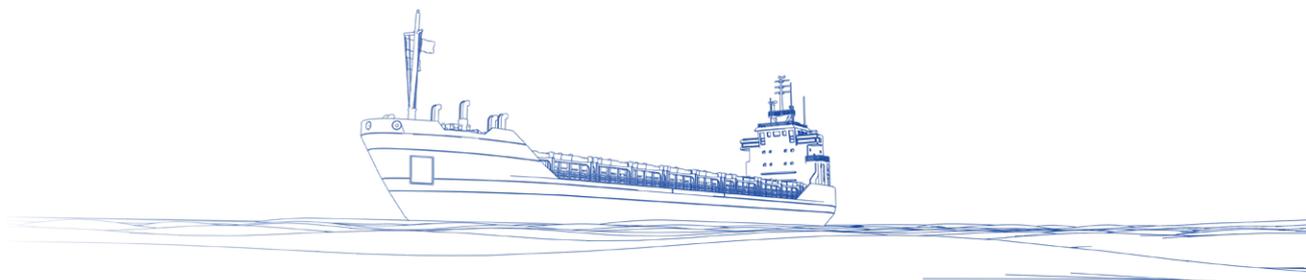
## **Who buys the cover?**

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.

## **How does it work?**

Available with a 1 day deductible, subject to a limit of up to 20 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.

## Rescue at sea

The ship received a distress call, requesting it to assist another ship on fire. The insured ship was closest to the casualty so it deviated to assist and successfully rescued seven crew members from the burning ship. Due to the condition of some of the rescued seafarers, a further deviation was made to shore-based medical facilities.

**Time lost:** 10 days

**Daily entered sum:** \$13,000

**Recoverable?:** Yes. Rule 3.29 Stowaways – “stowaways on board, rescuing refugees or saving of life at sea by the entered ship”.

**Amount:** \$78,000

## Stowaways

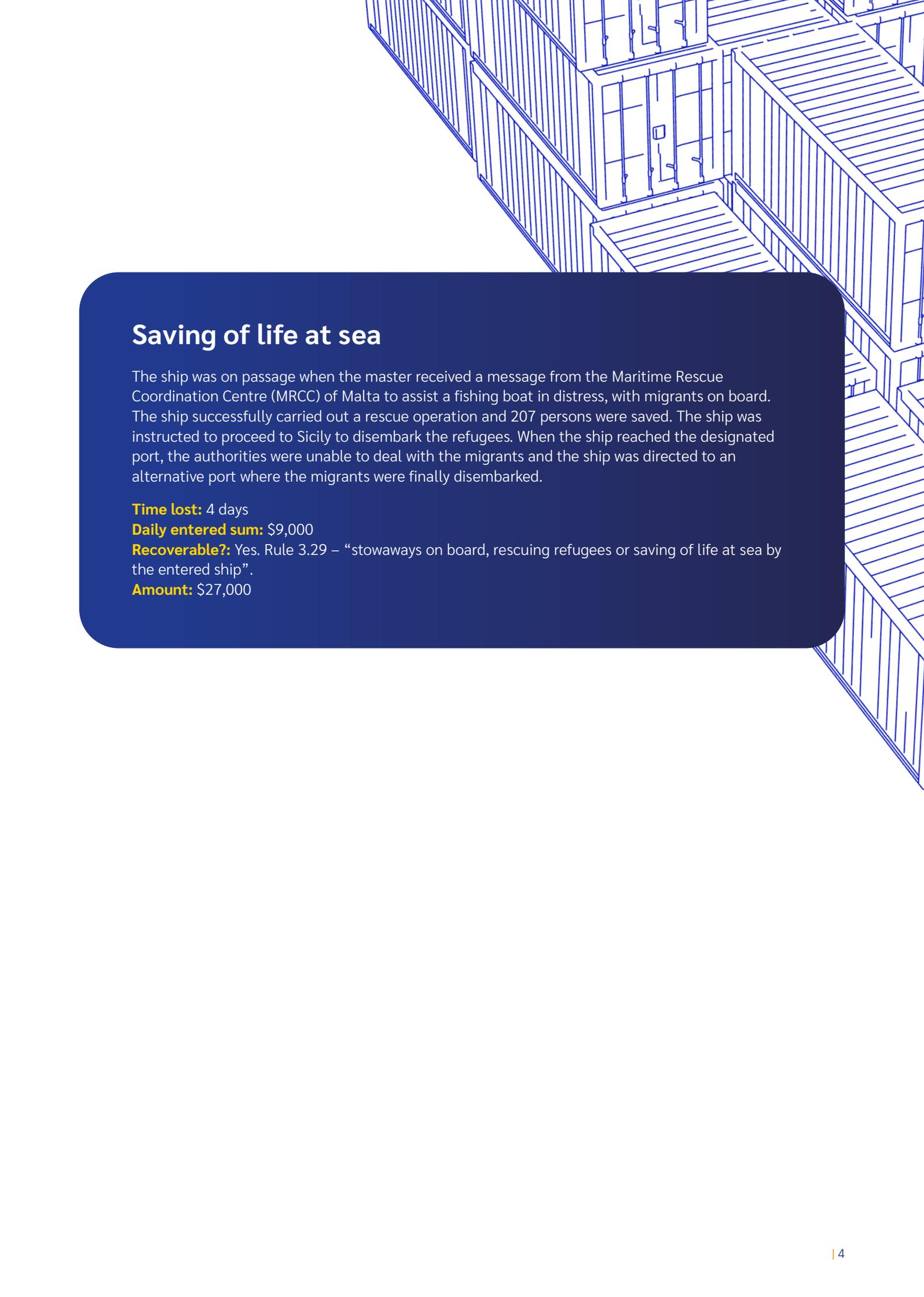
A general cargo ship arrived with a cargo of cocoa beans from West Africa. During unloading operations, stevedores discovered the body of a stowaway in Hold No.1. Despite vigilant security, the man had boarded and avoided detection before the hatches closed. Sadly, there was not enough oxygen in his hiding place and he died during the voyage. The crew were not at fault but the ship was delayed by more than 6 days while the incident was fully investigated.

**Time lost:** 6 days

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

**Recoverable?:** Yes. Either Rule 3.28 Actions of Authorities or Rule 3.29 Stowaways

**Amount:** \$60,000



## Saving of life at sea

The ship was on passage when the master received a message from the Maritime Rescue Coordination Centre (MRCC) of Malta to assist a fishing boat in distress, with migrants on board. The ship successfully carried out a rescue operation and 207 persons were saved. The ship was instructed to proceed to Sicily to disembark the refugees. When the ship reached the designated port, the authorities were unable to deal with the migrants and the ship was directed to an alternative port where the migrants were finally disembarked.

**Time lost:** 4 days

**Daily entered sum:** \$9,000

**Recoverable?:** Yes. Rule 3.29 – “stowaways on board, rescuing refugees or saving of life at sea by the entered ship”.

**Amount:** \$27,000

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 The Standard P&I Club

Standard Club is comprised of the entities listed below. To identify your insurer within Standard Club please refer to your policy documents for the relevant policy year or please contact us. To best serve customers, Standard Club uses international correspondents, which may be another entity within Standard Club.

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