

Additional Covers



Crew Familiarisation Cover

The West of England helps meet Members' operational requirements by offering additional insurance products which complement normal P&I cover. Crew Familiarisation Cover protects a Member from liabilities for crew and other personnel on board of a vessel prior to delivery or after sale.

The Problem

Normal P&I cover includes liability for the injury, illness or death of a crew member subject to the terms of the crew contract having been submitted and to and approved by the Managers. The liability, however, must arise in connection with an entered vessel of which the injured person is a crewman.

When a Member is buying a vessel or prior to delivery of a new building they will usually have crew on board in order to familiarise themselves with the vessel and its equipment. Likewise, where a Member has sold a vessel some crew may remain on board after delivery in order to assist the new owner and his crew take over the vessel. In both situations the crew will not be on board an entered vessel. The Member may also have an exposure to third party liabilities caused by the actions of their crew to the owners.

The Solution

The West of England's Familiarisation Crew Cover indemnifies the Member for legal and/or contractual liabilities arising out of the presence of officers, crew, supernumeraries, supercargoes and superintendents, and any other personnel in the owners employment on board a non-entered vessel. Fully flexible and able to be tailored to meet a Member's precise requirements, it is backed by the West of England's outstanding service.

Limits

- Cover is available up to US\$10 million any one accident or occurrence or series of accidents or occurrences

Conditions of cover

- The contract must be submitted to the Club for prior approval

Cover is subject to the Club's Class 1 Rules and excludes liabilities that are recoverable under the Member's normal P&I cover.

What can be covered?

- Injury, illness and death of seamen
- Repatriation and substitute expenses
- Wages and shipwreck unemployment benefit
- Life Salvage
- Loss of and damage to the effects of seamen and others
- Legal liabilities to third parties incurred by the personnel arising by reasons of acts or omissions during the course of their employment
- Liabilities arising under a contract or indemnity between the Member and the owners of the non-entered vessel under which the Member has any liability for the actions of his employed personnel