

Additional Covers



Deviation Cover

The West of England helps meet Members' operational requirements by offering additional insurance products which complement normal P&I cover. Deviation Cover protects a Member from liabilities to cargo owners where an entered vessel wrongfully deviates from her contractual voyage.

The Problem

The carrier contracts to transport cargo from the place of delivery or loading to the place of discharge or delivery and is obliged to proceed with due dispatch on the usual route without any unreasonable deviation or delay.

A deviation can rise in many circumstances other than just a geographical departure from the usual route. A Member may decide for their own operational and commercial reasons to depart from the contractual voyage thereby breaching the contract of carriage.

The Hague Visby Rules say that:

"Any deviation in saving or attempting to save life or property at sea or any reasonable deviation shall not be deemed to be an infringement or breach of this Convention or of the contract of carriage, and the carrier shall not be liable for any loss or damage resulting therefrom"

But what is "any reasonable deviation"? Different jurisdictions have different interpretations, and this leads to uncertainty. The consequences of an unreasonable deviation may be loss of rights and limitations under Hague Visby Rules. This may lead to the carrier incurring liabilities beyond their normal P&I cover.

The Solution

The West of England's Deviation Cover ensures that Members are covered for liability to cargo arising from the deviation that would otherwise be outside Club cover. It includes general average, salvage and expenses incurred in preserving, forwarding and safeguarding the property not recoverable from cargo by reason of the insured deviation. 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

- Various limits are available by negotiation

Conditions of cover

- Deductibles as per the Member's normal P&I cover will usually apply but specific deductibles may be imposed

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?

- Unreasonable or unauthorised deviations
- Transshipment of cargo
- Offloading and reloading of cargo
- Carriage on vessels other than named on the bill of lading
- Lightering of cargo at load/discharge ports
- Cargo remaining onboard during dry-docking
- Over/under carried cargo taken to destination by other than vessel named on bill of lading
- Cargo remaining onboard during dry-docking
- Deviation to load bunkers for subsequent voyage
- Slow steaming or stopping to exercise a lien