

## SKULD – YOUR P&I CLUB

Skuld is the international Protection and Indemnity Association based in Scandinavia with the full name of 'Assuranceforeningen Skuld (Gjensidig)'. In the Scandinavian languages "Assuranceforeningen" means "The Insurance Association". "Skuld" is the name of a goddess from Nordic mythology who controlled the future and 'spun the threads of destiny'. "Gjensidig" simply means "mutual" and shows that the Association is 100% owned by its members. The membership is made up of shipowners, charterers and ship managers who club together to insure against liabilities they may incur in the operation of their ships. The principle of mutuality means that liabilities arising from the operation of the ship will be covered by all club members. The cost will, however, eventually come back to the individual member because the ship's Loss Record will worsen and result in increased insurance premiums or calls.

Skuld acts as part of the member's team. Working to prevent loss is an important part of its activities. If you have any questions on any points in this guide please call Skuld – we will be happy to help.

Remember, by following the advice in this guide you can help yourself, your crew and your ship. You also please the ship's owners. Reduced losses mean reduced insurance premiums. By doing the right thing at the right time, everybody benefits.

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