

Carriage of Cargo on Deck with Under Deck B/L Insurance

INTRODUCTION

There may be occasions where a ship operator, as carrier, decides to carry cargo on deck without agreeing with cargo interests that the cargo shall be so carried. Or the ship operator discovers that such a shipment has occurred after the cargo has been loaded. Carriage of cargo on deck with an under deck B/L, or instances where cargo is shipped on deck with on deck B/L, but claused "at ship's risk" or similarly, is a contractual deviation (breach of contract of carriage) and member's standard P&I cover may be prejudiced.

WHAT IS COVERED?

Skuld's Carriage of Cargo on Deck with Under Deck B/L Insurance covers the member's liability to cargo interests for the total value of the cargo being carried on deck with under deck B/L. The sum insured will be the total value of the cargo declared by the ship operator plus an allowance for all costs and expenses.

WHO CAN BE COVERED?

Any member of Skuld with a full entry in the Association (including cargo) can apply for Skuld's Carriage of Cargo on Deck with Under Deck B/L Insurance.

EXAMPLE

Near completion of loading, it becomes apparent that the carrier has insufficient space in the cargo holds. The member decides to stow the remaining cargo on deck. During the voyage, part of the on deck cargo is washed overboard. The carrier will be held liable for the full value of the cargo and may not be able to limit liability. Skuld's Carriage of Cargo on Deck with Under Deck B/L Insurance would respond.

