

Comprehensive Crew Insurance

INTRODUCTION

Skuld's standard P&I covers liability for the injury, illness or death of crew with the proviso that the terms of the crew contract have been submitted to and approved by the Association and that the liability arises in connection with the operation of the entered vessel. However, there may be occasions when members enter into a crew contract which includes liabilities that fall outside the scope of standard P&I.

A member may deploy crew or other personnel on board vessels as superintendents, inspectors, riding squads, repairers, trainees or cadets etc. and as a result may become liable for the illness, injury or death of such persons and/or liable for the third party liabilities arising out of the presence on board of such persons.

A member may enter into crew contracts that impose specific levels of compensation for injury and/or death as a consequence of war. Such compensation may fall outside the scope of standard P&I. (See Crew war risks.)

For many years Skuld has had a range of insurance solutions for these particular scenarios when declared and agreed on a

case by case basis. (For instance, crew during paid leave, crew permanently employed while ashore, crew war risks.)

Skuld's Comprehensive Crew Insurance offers members cover for liabilities arising in respect of crew which fall outside standard P&I by virtue of the fact that the member's liability is neither in direct connection with the operation of an entered vessel nor in connection with an entered vessel. It has been specially developed to provide a package solution for members requiring coverage for a range of agreed scenarios pre-selected by the member.

WHAT IS COVERED?

Subject to the Association's Rules 7.2 and 9.2, Skuld's Comprehensive Crew Insurance covers a member's liabilities, costs and expenses incurred in respect of:

- Crew under contract while on paid leave
- Replacement crew while on stand-by
- Permanently employed crew while ashore on leave
- Permanently employed crew while ashore for official duty – such as attending seminars,

briefings or debriefings at the assured's office

- Pre- and post-delivery crew



Comprehensive Crew Insurance

- Third party liabilities arising out of the presence of persons on board the entered vessel
- Crew P&I war risks.

In addition, Skuld's Comprehensive Crew Insurance includes liabilities incurred when crew members are on land and/or in the air. By separate agreement, cover can be extended to include crew on board vessels operated by the member but not entered in the Association, provided that the vessel has a full P&I entry in an International Group P&I Club. (See Crew managers' liability insurance.)

Where no governing contract of employment exists between the member and the crew, statutory and/or common law terms and conditions are deemed to apply while on board the member's vessel.

Please note that Skuld's Comprehensive Crew Insurance warrants that any existing employment / accident insurance and/or life insurance and/or personal accident insurance remains in force and responds prior to Skuld's Comprehensive Crew Insurance.

The sum insured under Skuld's Comprehensive Crew Insurance is usually USD 10 million any one accident or occurrence but the Association may agree alternative sums insured dependent on the total number of crew and personnel, their nationalities and types of crew contract; and the employment contracts for supernumeraries, repairmen etc.

WHO CAN BE COVERED?

Any member of Skuld with a full P&I entry in the Association can apply for Skuld's Comprehensive Crew Insurance.