

Extended Passenger Liability Insurance

INTRODUCTION

In today's fast growing cruise industry, where cruise operators expand their service and offer various activities both on board a vessel and ashore, cruise operators' potential liabilities towards passengers are increasing. Cruise operators are often regarded as tour operators when passengers purchase a holiday package including travelling by other transportation means to/from the vessel and shore excursions during the cruise period on board.

Skuld's Extended Passenger Liability Insurance can accommodate cruise operators' insurance requirements and covers member for liabilities, costs and expenses incurred in respect of:

- passenger which would have been recoverable under the Association's Rule 8 (liability for passenger) but for the limitations contained in Rules 2.3.1, 2.3.2, (direct connection with the operation of the vessel) and exceptions in 8.2.1, 8.2.3. and 8.2.4. (carriage by other carrier)
- passenger in respect of delay or other consequential losses sustained by the passenger following a casualty to the vessel

- extraordinary costs and expenses reasonably incurred on or after the event for the purpose of avoiding or minimising any liabilities covered under (a) and (b), above
- legal costs and expenses relating to any liability which in the opinion of the Association is likely to result in a claim on the Association, but only to the extent that such legal costs and expenses have been incurred with the agreement of the Association

The total sum insured is any of the sums that member wishes to choose dependent on the total number of persons on board, plus an allowance for legal costs and expenses.

WHO CAN BE COVERED?

Any owners, operators or charterers who have a full P&I entry with the Association can apply for Skuld's Extended Passenger Liability Insurance.

