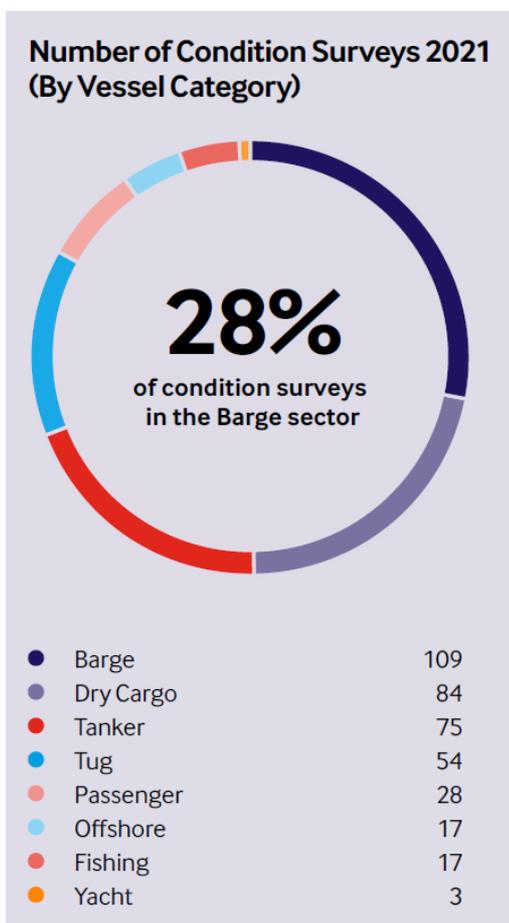


## ▶ THE CONDITION SURVEY PROGRAMME

**Reducing Members’ exposure to claims is central to the function of the Club’s Loss Prevention department. The department can fulfil this mandate by proactively addressing areas of concern identified by the Club or within the industry.**

The Club’s Condition Survey Programme (CSP) is a crucial tool to identify these concerns. The CSP has been used by the Club for over two decades and exists to ensure that all vessels entered with the Club are in a condition of mutual benefit to all Members.

Over 300 vessels are surveyed annually by Club appointed surveyors. In 2021, the Club carried out 387 condition surveys on a variety of vessels worldwide.



The Club’s expertise lies in insuring small and specialist vessels and, as such, the entire CSP has been designed to focus on this niche tonnage. The associated inspection forms cater to this tonnage, and the department regularly reviews them to maintain relevancy. The survey forms broadly focus on manning, navigation, management, hygiene, safety, machinery, security, pollution prevention, structural and cargo worthiness standards on board. This enables the Club to assess all aspects of shipboard/shore operation and management suitably.

There are a variety of factors that could trigger a Club instigated survey, including:

- Profile of the vessel (age, size, type, trading area, type of cargo carried, Flag State and Classification Society etc.)

- Reactivation of a vessel after a period of layup exceeding six months
- A downgrade of Classification Society
- Following a Port State Control detention/ban

With over 34,000 vessels of varied types entered, reviewing reported incidents allows the Club to establish developing claims trends pro-actively. Trends may be identified in relation to a particular region, vessel type, cargo commodity or Member. This information, combined with the use of the CSP enables the Loss Prevention department to focus on the identified concern in the form of a Concentrated Inspection Campaign (CIC) to mitigate an emerging risk.

Local surveyors are appointed to undertake these assignments as this reduces possible language barriers and ensures that Members are dealing with a surveyor well-versed in local rules and regulations. During their onboard attendance, our surveyor is encouraged to interact with the crew and share their observations, so the crew understand the findings and benefits of the survey.

The survey findings are highlighted to the Member with the intention of assisting them in increasing the safety level of their operation. The Club recognises that some of the risks on board may often not be apparent to the vessel's crew or shore management, but when viewed with a fresh pair of eyes, the probability of these being identified and thus addressed is enhanced.

The Loss Prevention team is always happy to discuss the survey results. The Club considers the CSP to be a proactive benefit to our Members, and as such, it is imperative that our Members are happy with the outcome. The Loss Prevention team has a wealth of seafaring experience on various vessel types. This, along with the team's combined Loss Prevention experience, ensures a pragmatic and focused approach toward the CSP. The Loss Prevention department works closely with the Underwriting team to assess risks and with the Claims team to analyse causation and establish developing trends.

The Club would like to reiterate to its Members that the CSP is in no way a fault-finding or intrusive measure. It is a value-added service to proactively protect Members' interests by highlighting and assisting with potential issues with the sole intention of mitigating risks.

Any queries regarding the CSP may be directed to the [Loss Prevention team](#).