Who we are
We are The Shipowners’ Mutual Protection and Indemnity Association (Luxembourg), a marine liability insurer, protecting the interests of Maritime Autonomous Vessel (MAV). This means that we operate as a non-profit making Club.

Your policy documentation
When we insure you, you become a Member of the Shipowners’ Club and you will receive a Certificate of Insurance setting out the scope of cover and risks insured. Subsequent amendments to cover will be documented by policy endorsements.

The protection we provide
You can expect us to respond to all marine liability claims made against you as the owner or operator of the MAV named on your Certificate of Insurance other than those we list under ‘What is not covered (exclusions)’ and those which are unrelated to owning and operating the MAV we insure for you. Within your policy limits, the reasonable costs of investigating and defending claims are paid, too.

For any claim to be payable it must arise from an incident which occurs in connection with the operation of your MAV and during the period of insurance stated on your Certificate of Insurance.

Your cover
The liabilities insured include:

Cargo
Claims for cargo carried on board your MAV including loss, shortage, damage, or other responsibility.

Collision and property of others
Claims arising from collision with other vessels or for loss of or damage to piers, wharves, jetties, pontoons or any property belonging to others.

Diversion costs
The extra costs and expenses of fuel, insurance, wages, stores, provisions, and port charges incurred in diverting your MAV either to bring sick or injured crew and others ashore for urgent medical treatment, or to arrange the repatriation of dead bodies from your MAV.

Fines
Fines for short or over delivery of cargo, failure to comply with regulations relating to declaration of goods or documentation of cargo, accidental escape of oil or other substances from the insured MAV, breach of any immigration law or regulation, smuggling or any infringement by the Master or crew of any customs law or regulation other than in relation to cargo carried on the MAV.

Illness, injury and death
Claims from your crew, passengers or others to pay damages or compensation for personal injury, illness and death including when those claims arise under crew contracts so long as they are reasonable and appropriate for the duties and position held by the crew member when viewed against the prevailing compensation regime. Related medical costs and other expenses are covered, too.

Inquiries and criminal proceedings costs
The reasonable costs and expenses of protecting your interests at formal inquiries into a casualty and the reasonable costs of defending criminal proceedings brought against your crew.

Life salvage
Costs and expenses arising from the saving of life at sea.

Mitigation costs
When an event or matter arises which will or is likely to lead to a claim under this policy, you are required to take reasonable steps to mitigate the loss and minimise the amount which would be paid as a claim under this insurance. We will reimburse the reasonable costs and expenses you incur for this purpose.

Personal effects
Claims for loss of or damage to personal effects but only when the loss or damage occurred on board the MAV.

The maximum amount payable for personal effects will be limited to US$2,500, per person per claim.

Piracy
You remain covered for any of the claims listed here under ‘Your cover’ which arise following acts of piracy against your MAV.

Please note our exclusion in respect of kidnap and ransom demands contained in ‘What is not covered (exclusions)’.

Pollution and environmental liabilities
Pollution from your MAV, including the cost of clean-up and reasonable measures taken to prevent an imminent risk of pollution.

Property on board your MAV
Liabilities and expenses arising from loss of or damage to any equipment, fuel or other property on board your MAV. Cover for Cargo and Personal Effects is separately provided for above.

Quarantine costs
The extra costs and expenses you incur as a direct result of an outbreak of an infectious disease.

SCOPIC
We also provide cover for your SCOPIC liabilities when salvors choose to use SCOPIC with the Lloyd’s Open Form (LOF).
Towage of your MAV
We cover liabilities arising from towage of your MAV provided that any contract that you agree for towage is on terms no less favourable to you than on knock for knock terms.

War risks
We pay war risks P&I claims.

The limit of your cover under this war risks section is US$10,000,000 each MAV, any one incident.

If you have no other war risks insurance policy in place, your deductible for war risks P&I claims under this section is the deductible shown on your Certificate of Insurance.

If you have purchased a war risks P&I policy from another insurer, your deductible shall be the amount you can recover under your war risks P&I policy with another insurer.

Wreck Removal
Wreck removal, marking or lighting costs which are compulsory by law, following the loss of your MAV including claims for the extra cost and expenses of removing cargo and property which is or was carried on board.

We also cover voluntary wreck removal of your MAV from somewhere you own or lease when no wreck removal order has been given. The residual value of the MAV and any cargo and property recovered shall be deducted or offset against your claim.

What is not covered (exclusions)

We do not pay claims for or arising from the following:

1. Cargo. We do not cover:
   - Any liabilities costs or expenses arising from:
     - the late arrival or non-arrival of your MAV at a port of loading;
     - the issue of a bill of lading, waybill or other document issued with your or the Master’s knowledge and containing an incorrect description of the cargo or its quantity or condition;
     - the deliberate breach of the contract of carriage by you or your MAV’s Master;
     - deviation in the sense of a departure from, or delay in, the prosecution of a contractually agreed voyage;
     - the discharge of cargo at a port or place other than that stated in the contract of carriage;
     - to a person other than as nominated by the shipper;
     - any claim for liability which would not have been incurred or sums which would not have been payable by you if the cargo had been carried on terms no less favourable to you than those of the Hague or Hague-Visby Rules. Unless the contact of carriage is on terms less favourable to you only because the relevant terms of carriage are mandatory;
   - if the liabilities costs or expenses would not have arisen under a paper trading system we do not pay claims arising from your use of an electronic trading system (unless we have approved its use in writing) when such electronic trading system is intended to replace paper documents used for the sale of goods and/or their carriage.

2. Chartering. If you make your MAV available for hire or reward to other parties and your crew remain on board and/or in command, your liabilities are covered, however this policy does not insure you when you act as a time or voyage charterer of vessels which you do not own and it does not insure the liabilities of your charterers, unless they are a bareboat charterer who we have agreed to name on your policy.

3. Contractual liabilities and indemnities other than those recoverable under ‘Illness, Injury and Death’ section on your policy.

4. Crew claims exclusions. We do not pay crew annuities, retirement accounts or pension contributions if a State Body or National Insurance Provider is responsible to firstly pay to an ill or injured party a claim for State Benefits (A State/National Insurance Compensation Claim) then we do not pay that State/National Insurance Compensation Claim to the ill or injured party in the first instance. If you are later to be found responsible for reimbursement of a State/National Insurance Compensation Claim to a State Body, then we do pay such claims, but always to the limitations and exclusions provided for in your policy including, but not limited to ‘wilful misconduct’ and ‘unlawful purposes’.

We do not pay claims arising from your failure to obtain insurance or otherwise comply with a State Body or National Insurance Provider’s scheme, when it is compulsory at law for you to do so.

We do not pay Employment practices liability claims.

5. Deductibles, excesses, franchises or other amount(s) which you are required to bear under other policies.

6. Delay. Costs and expenses which arise because your MAV has been delayed, other than amounts recoverable under the ‘Diversion costs’ section of your policy.

7. Disputes. Liabilities, costs, and expenses relating to disputes claims or proceedings which fall outside the scope of the heads of cover set out under ‘Your cover’ above.

8. Disputes between named parties. We do not support Members or joint Members in dispute with each other, or Co-assureds in dispute with each other or with Members or joint Members under the same policy.

9. Environmental damage arising from your continuing use of or presence at a coral reef or other sensitive marine environment.

10. Fines or penalties arising from overloading your MAV, carrying contraband or blockade running.

11. Illegal payments of any kind such extortion, blackmail, or bribery or any associated costs or expenses.

12. Kidnap and ransom demands or payments.

13. Motor vehicles. Claims arising from the use of mechanically powered vehicles whilst ashore which would be recoverable under a fully comprehensive motor vehicle policy.

14. Nuclear risks or claims arising from radioactivity other than liabilities, costs and expenses arising out of the carriage of cargo which is ‘expected matter’ (defined in the Nuclear Installations Act 1965 of the United Kingdom or any regulations made under that Act).
15. **Other insurances.** We do not cover liabilities which are recoverable from any other insurance (or where they could have been recoverable had such other insurance not contained a provision similar to this). We do not cover liabilities for hull and machinery risks which you would have insurance cover under a separate policy or policies, were you to be fully insured for such risks on terms not less wide than those of the Lloyd’s Marine Policy with the Institute Time Clauses (Hulls) 1 October 193 or on such other terms as we approve in writing.

16. **Own property.** Loss of or damage to owned or leased property of yours including your catch and your MAV.

17. **Personal effects of crew and other which are cash, precious metals or stones or other objects of a rare or precious nature.**

18. **Punitive damages** or exemplary damages however described, imposed by a court in the U.S.

19. **Salvage services** to your MAV or demands for general average payments and any related disputes, other than amounts recoverable under the ‘SCOPIC’ section of your policy.

20. **Sanctions.** We do not pay claims which would expose the Shipowners’ Club or its Managers to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, the United Kingdom or the United States of America. Furthermore, we are not liable to pay any claim to you, in full or in part, if we are unable to make a recovery from our reinsurers in respect of that claim, due to sanction restrictions placed on one or all of our reinsurers.

21. **Ship repair activities.** There is no cover for liabilities arising out of your activities as ship repairer or ship builder.

22. **Specialist operations.** Other than claims for loss of life, injury or illness of crew and other personnel on board your MAV and/or wreck removal of your MAV and/or oil pollution emanating from your MAV, we do not pay claims arising from the specialist nature of the specialist operations or claims for failing to perform such, or the loss of or damage to contract works or the fitness for purpose and quality of your work, products or services.

23. **Submarines.** mini subs or remotely operated vehicles (ROVs).

24. **Surveys and management audit defects.** Claims which arise out of defects identified during a survey and/or management audit are not payable.

25. **Time Bar.** We do not pay a claim if you have not told us of any event or matter which could give rise to that claim within one year of your first knowing about it (or in our view you should have known of it); or if you do not submit to us for reimbursement a claim within a year of having yourself settled it.

26. **Unlawful purposes.** including carrying contraband, blockade running or being employed in an unlawful or prohibited activity or trade, or permitting any activity on board or in connection with your MAV which is unsafe or unduly hazardous.

27. **Wilful misconduct.** being an international act or deliberate omission done by you with knowledge that it will probably result in loss, or done with a reckless disregard for the probable consequences.

28. **War risks.** There is no cover for any claims arising from war risks when liabilities costs or expenses arise directly or indirectly from any of the following:

- any chemical, biological, bio-chemical or electromagnetic weapon; or
- the use or operation, as a means of inflicting harm, of any computer virus except that this shall not operate to exclude losses (which would otherwise be covered under the terms of this policy) arising from the use of any computer, computer system or computer software programme or any other electrical system in the launch and/or guidance system and/or firing mechanism of weapon or missile; or
- the outbreak of war (whether declared or not) between any of the following countries: the United Kingdom, the United States of America, France, the Russian Federation, the Peoples Republic of China; or
- incidents caused by, or continuing to, or arising out of, any event, accident or occurrence within specific ports, places, zones or areas as we have notified to you either at the commencement of, or during the period of, your policy. We may change, vary, extend, add to or otherwise alter these specified ports, places, zones and areas upon twenty four hours notice given by us to you; or requisition for title of use.

If we reinsure in whole or in part any war risks then you are entitled only to recover the net sum we recover from such reinsurance together with any proportion of cover that we retain.

29. **Wrecks.** which occur because the MAV has been abandoned or has been allowed to become dilapidated through your lack of activity or neglect.
General conditions

Assignment and subrogation
You cannot assign your policy to any other person other than with our prior written approval.

If we make a payment to you or any joint Member or Co-assured under this policy, or under any security we have given, and you, the joint Member and Co-assured have any rights to claim against a third party that are connected to the payment we make, then we will be subrogated to all of those rights to the extent of our payment, including any interest and costs. You and the joint Member and Co-assured agree to take any steps that we reasonably require to this end.

Claims
If a claim is made against you, you must follow the claims handling procedure set out within this document. If you fail to do so your ability to claim may be affected.

Classification, Certifying Authority or flag State
Your MAV must comply at all times, as applicable, with all statutory requirements of its Classification Society, Certifying Authority, flag State and SOLAS, and must comply with any relevant industry standard as detailed on your Certificate of Insurance. Subject to the provision of the Insurance Act of 2015, we will not pay any claims arising during such time as you have failed to comply with this general condition, even if your failure to comply has not increased the risk of any loss which may have occurred.

Complaints
We take all complaints seriously. If you are dissatisfied with our handling of your claim or any other aspect of your insurance or the service we provide, please contact us. Our complaints handling policy is detailed on our website at: www.shipownersclub.com/other/complaints-handling-policy

Deductibles
Your entitlement to make a claim is subject to the deductible that appears on your Certificate of Insurance. If a single incident gives rise to a number of claims with different deductibles then the total of all claims will be subject to the highest deductible that applies to any one of the claims.

Discretionary claims
The Board of the Shipowners’ Club has discretion to pay a claim in whole or in part for any liabilities or expenses which are not covered under this policy or any contract that we have with you, so long as they are related to owning and operating your MAV.

Dispute resolution
If any dispute arises out of or in connection with this Policy or any contract with us, then such dispute will be referred to arbitration in London, one arbitrator to be appointed by us, one by you, and a third to be appointed by the arbitrators. The reference to arbitration and the arbitration proceedings themselves will be subject to the provisions of the Arbitration Act 1996 and any statutory modification or re-enactment of the Act.

Fair presentation
You have a duty to make a fair presentation of the risk, by disclosing all material matters which you know or ought to know or, failing that, by giving us sufficient information to put us, as a prudent insurer, on notice that we need to make further enquiries in order to reveal material circumstances. If you fail to do so your ability to recover a claim from us may be prejudiced.

Governing law
You and we agree that your policy is governed by and will be construed in accordance with English law. In particular, it is subject to and incorporates the provisions of the Marine Insurance Act 1906 and the Insurance Act 2015 and all amendments thereto except to the extent that such Act or modification may have been excluded by this policy or any contract of insurance between us and any insured party.

It is not intended that rights should be acquired by any third party by reason of the Contracts (Rights of Third Parties) Act 1999 or any similar legislation in any jurisdiction.

Joint Members and Co-assureds
If we issue a Certificate of Insurance in the name of more than one person or company, those additional parties will be known as joint Members. Joint Members are bound by all the terms and conditions your policy and Certificate of Insurance and each of them are individually responsible for paying all premium and any other sums due to us under your policy and are bound by all of the terms and conditions of your policy and your Certificate of Insurance. If we make payment to, or on behalf of, any joint Members for any amount due under your policy, we will make no further payment to any person, including you, in relation to the amount that was due.

If there is a failure by any joint Member to comply with the ‘Fair presentation’ section of your policy or if the conduct of any joint Member would entitle us to decline a claim, then we will treat such failure and/or conduct as extending to all joint Members. We direct all correspondence to you and you receive it on behalf of all joint Members.

If we issue a Certificate of Insurance naming a Co-assured then we agree to extend cover to that named Co-assured, but only if: the named Co-assured is held responsible for a claim which is properly your responsibility and for which you would have been able to recover from us under this policy, had that claim been made and enforced against you. If you have a contract with a named Co-assured, your responsibility means your responsibility as agreed in that contract.

If we make a payment to, or on behalf of, a named Co-assured for a claim then, in relation to that claim, we will not make payment to any other person, including you, and we agree to waive our rights of subrogation, if any, against the named Co-assured.

Lay up
If your MAV has been laid up for six months or more outside its usual seasonal trading pattern, you must give us notice that the MAV will be reactivated no less than seven days before the MAV leaves its place of lay-up. When we receive notice from you we may appoint a surveyor, at your cost, to inspect the MAV on our behalf and you must provide your full co-operation to this end. You must comply with any recommendations that we make following such an inspection. We do not pay any claims arising after you have failed to comply with any requirement of this general condition, until you have complied with all requirements of it.

We do not return premium for periods of lay-up. Premium is on the basis of cancelling returns only.

Limitation
When it is possible for you to limit liability at law, that sum becomes the maximum amount recoverable under this policy and will apply regardless of whether we insure you as the owner of the MAV or in some other capacity.
Policy limit
This policy is subject to a single limit as detailed on your Certificate of Insurance for all liabilities costs and expenses arising out of one incident.

Premium
Your insurance premium will be fixed annually and no further premium will be payable, unless you ask us to extend your insurance cover or the material matters upon which we base the cover charge. You must pay your premium in such installments and on such dates we have specified. Premium is not considered paid until received by us.

Reinsurance
We have the right to agree contracts of reinsurance relating to your MAVs with insurers of our choice, on terms as agreed between us and those insurers.

Security
Where we consider it appropriate and necessary we may provide letters of undertaking, bonds or bank guarantees on your behalf, as security for covered claims, providing you have paid any premium and claims deductible which is due to us.

Severability clause
In the event that a court or tribunal finds any part of this policy to be unenforceable, invalid or to be in conflict with any mandatorily applicable statute or law, or public policy, such part shall be severed and such a finding shall not affect the enforceability, validity or legality of the remainder of the policy, which shall remain in full force and effect.

Shared ownership
If the master or any crew is also the owner or part-owner of an insured MAV, the liability shall, in relation to claims arising from the act or omissions of such person in his capacity as master or crew member, be assessed as if such master or crew as not the owner or part-owner. This shall not apply where the claim arises from the privity or wilful misconduct of an insured party or the owner or part-owner.

Surveys & management audits
We may at any time appoint a surveyor, at our cost, to inspect your MAV. We may also wish to perform a Management Audit of your shore side operation. If such an inspection or audit identifies defects in your MAV and/or your management systems, we may require that you remedy them as directed at the time.

Termination and cancellation
Termination by notice
Either We or You may terminate this policy by notice at noon on the renewal date of any year by giving less than 30 days written notice.

We may terminate the entirety of cover under your policy by notice for each and every MAV insured, in the following circumstances:

- should any of your insured MAV(s) be used, in our opinion, for prohibited or unlawful activity or trade; or
- should any of your insured MAV(s) or their activities, in our opinion, expose the Shipowners’ Club or its Managers to sanctions risks; or
- upon 30 days written notice given by us to you; or

We may terminate cover for war risks by notice for each and every MAV insured upon written notice by us to you to discontinue war risks cover, with cancellation becoming effective on no less than the expiry of 7 days from midnight on the day on which we issue notice of cancellation.

The effect of your policy being terminated by notice also extends to joint Members and Co-Assureds. Subject to the ‘Automatic termination’ and ‘Cancellation’ provisions of this policy, the effect of your policy terminating by notice is that you will remain liable for premium under your policy and for any other sums due to us except that you will be entitled to a daily pro rata return of premium for sums paid, if any, from the date of termination until the expiration of your policy. Likewise, we may pay claims for events that arose prior to the date of termination but we will not pay claims arising for events after the date of termination.

Automatic termination
Your insurance of any or all of your MAV(s) will automatically terminate for that MAV upon the date shown on your Certificate of Insurance or upon the happening of any of the following: the sale or transfer of your MAV, a change of beneficial owner(s), the appointment of new managers; your MAV becoming an actual or constructive total loss; your MAV no longer being classed with the Classification Society or Certifying Authority that it was at the time we agreed to insure it; should insured MAV or its activities expose The Shipowners Club or its Managers to Sanctions risks.

Your insurance for all MAVs will automatically terminate upon the happening of any of the following: an Insolvency event; if you are an individual, upon your death or upon your becoming incapable by reason of mental disorder of managing on administering your property and affairs.

The insurance which we provide to you for war risks will automatically terminate should war break out between any of the following countries; the United Kingdom, the United States of America, France, the Russian Federation and the Peoples’ Republic of China; or should your MAV be requisitioned either for title or use.

The effect of your policy being automatically terminated is the same for termination by notice except that we do not pay claims for event arising after the date of automatic termination, other than claims arising from your MAV becoming an actual or constructive loss prior to automatic termination.

Cancellation
If you fail to pay premium in such installments and on such dates as are agreed by us, we may serve notice in writing requiring you to make payment by a specified date. If you fail to make payment in full on or before the specified date we shall immediately cancel your insurance. If we cancel your insurance you must pay all premium due up to the date of cancellation. We will not pay claims for events arising on or after the date of cancellation.

We will not pay claims arising before the date of cancellation if premium was owing at the time the claim arose and remained unpaid at the date of cancellation.
Optional additional cover
If you require any of the following additional covers, please contact us:

- Charterer’s Liability insurance.
- Personal Accident cover.
- Pre-delivery and post-delivery crew (during build, purchase or sale periods).
- Legal Costs Cover (for certain types of dispute).

Claims handling procedure
If you are involved in an incident which could give rise to a claim, please refer to our website for the contact details of our dedicated claims team; www.shipownersclub.com/insurance

24/7 EMERGENCY RESPONSE
The claims response service is available 24 hours a day, 7 days a week and provides immediate global assistance to all of our Members.

Calling the emergency contact number provides a quick and effective way to speak directly to a duty Shipowners’ claims handler in the event of an incident or casualty involving an entered vessel.

London Branch +44 203 829 5858
Singapore Branch +65 8683 3190

During office hours the emergency number will redirect to the relevant corresponding office switchboard.

Immediate advice and local assistance is also available from our Correspondents who are listed at: www.shipownersclub.com/correspondents

It is important that you contact us or our local Correspondent promptly, so that we can assist you. The earlier we are involved the better. We recommend that you act prudently and as if you are uninsured until such time as we have taken over the handling and management of the incident.

When reporting a claim it will help us if you include your vessel’s name, the incident date, the nature of the incident, the location of your vessel and location of the incident (if different). If an injury or collision is involved you may be required to notify the appropriate authorities.

We have the right to handle, settle or compromise claims or proceedings as we see fit. We may appoint lawyers, surveyors or other persons when we consider these are necessary. They may report to us and provide documents or information to us, without prior referral of these matters to you.

When it is possible for a vessel owner to limit their liability at law, that sum becomes the maximum amount recoverable under this policy and will apply regardless of whether we insure you as the owner of the vessel or in some other capacity.

You must not admit liability for any claim and you must not settle a claim without our prior approval. You must also preserve any rights you may have to limit your liability and any rights you may have against any third party. If you admit liability, settle or fail to preserve your limitation rights, your claim may be rejected or reduced. If we pay the claimant, you or your nominated broker, manager, agent or some other person whom you nominate, our liability shall be fully discharged.
Definitions

Please note that the use of italic text in this policy indicates that the word or phrase is defined in the clauses. Words in the singular shall include the plural and vice versa.

Cargo means materials or goods of any kind transported for reward, other than passengers' effects and vehicles.

Casualty means an incident affecting the physical condition of your MAV so as to render it incapable of safe navigation to its intended destination, or which creates a threat to the life, health or safety of your crew or others.

Claims means liability claims made against you as a result of owning or operating the MAV named on your Certificate of Insurance.

Crew means a person employed or engaged in any capacity on board a MAV on the business of the MAV, or any person engaged in the direct control and operation of the MAV from a remote location whilst at that location.

Deductible means the initial amount you have to pay yourself before the insurance policy will respond to a loss under a policy.

Employment practices liability claims means claims for wrongful or unfair termination, sexual harassment, discrimination or any other employment-related conduct.

Extra costs and expenses means costs and expenses over and above those which would ordinarily be incurred had the incident not taken place.

Fines include civil penalties, penal damages and other impositions similar in nature to fines, but not punitive damages.

Incident means an accident relating to the operation or use of your MAV. A series of incidents which have the same cause will be treated as one incident.

Insolvency event. If you are an individual, Insolvency event means any of the following: a receiving order is made against you; you become bankrupt; you make any composition or arrangement with your creditors generally.

If you are a company, Insolvency event means any of the following: the passing of any resolution for voluntary winding up; an order being made for compulsory winding up (other than for the purpose of company or group reorganisation); the dissolution of the company; the appointment of a receiver or manager of all or part of the company’s business; upon commencement by the company of proceedings under any bankruptcy or insolvency laws to seek protection from its creditors or to reorganise its affairs.

Knock for knock means a term or terms providing that,

a) each party to a contract shall be similarly responsible for loss of or damage to, and/or death of or injury to, any of its own property or personnel, and/or the property or personnel of its contractors and/or of its and their sub-contractors and/or of other third parties, and that

b) such responsibility shall be without recourse to the other party and arise notwithstanding any fault or neglect of any party, and that

c) each party shall, in respect of those losses, damages or other liabilities for which it has assumed responsibility, correspondingly indemnify the other against any liability that that party shall incur in relation thereto.

MAV means Maritime Autonomous Vessel which means for the purpose of this Policy a vehicle that is capable of being operated without a human on board in charge of that vehicle and for which the level of control may encompass any of those set out at in the MAV industry code of Practice. Maritime UK’s ‘an Industry Code of Practice’

Nuclear risks means any loss, damage or expense due to or arising out of, directly or indirectly, nuclear reaction, radiation or radioactive contamination regardless of how it was caused.

Sanctions risks means the risk of being or becoming subject to any sanction, prohibition, or adverse action in any form whatsoever by any State where we or our Managers have registered offices or permanent places of business or any State being a Major Power or by the United Nations or the European Union. For the purpose of this policy, ‘Major Power’ means any of the following States: United Kingdom, United States of America, France, the Russian Federation and the Peoples’ Republic of China.

SCOPIC means Special Compensation P&I Club Clause.

Specialist operations means dredging, blasting, pile driving, well-stimulation, cable or pipe laying, construction, installation or maintenance work, core sampling, depositing of spoil, professional oil spill response or professional oil spill response training (but excluding fire-fighting), waste incineration or waste disposal operations and other operations of a specialist nature.

War risks means costs or expenses (regardless of whether partially caused by neglect by you or your servants or agents) when the incident giving rise to the liability or expense was caused by the following: war, civil war, revolution, rebellion, insurrection or resultant civil strife arising therefrom or any hostile act by or against a belligerent power, or any act of terrorism; capture, seizure, arrest, restraint or detainment (barratry and piracy excepted) and the consequences thereof or any attempt thereat; mines, torpedoes, bombs, rockets, shells, explosives or similar weapons of war.

We or our or us means The Shipowners’ Mutual Protection and Indemnity Association, the insurer.

You or your means the person or company named as the assured in the Certificate of Insurance.
Optional Covers

- Contractual Liability
- Extension to Cargo Cover
- Legal Costs Cover
- Specialist Operations
- Extended Towage

The Shipowners’ Club

Whitechapel Building
10 Whitechapel High Street
London
E1 8QS

T +44 207 488 0911
F +44 207 480 5806
E info@shipownersclub.com
W www.shipownersclub.com

The Shipowners’ Mutual Protection and Indemnity Association (Luxembourg) | 16, Rue Notre-Dame | L-2240 Luxembourg |
Incorporated in Luxembourg | RC Luxembourg B14228

Version 0618