

# Strike Club Bulletin

Are you covered for: SOLAS and Stowaways?



Ships have a legal duty to assist those in distress, at sea and on board: a responsibility to deliver stowaways and refugees to a place of safety, an obligation to give assistance to other vessels in distress if they are the nearest vessel and also to deliver any crew or passengers in need of medical care to the nearest port. All actions which disrupt and delay the vessel's work.

### What is The Strike Club's cover for stowaways, refugees and saving lives at sea?

We offer to indemnify you for the cost of delays incurred when dealing with stowaways on board, and rescuing refugees and other lives at sea.

### What risks can I protect myself from?

Any delay to the entered vessel arising from a disruption to its journey as a result of rescuing refugees at sea, delivering stowaways to the nearest port that will accept them, and going to the aid of a vessel in distress and delivering any crew or passengers in need of medical care to the nearest port.

### Who buys the cover?

Anyone with an interest in a vessel looking to protect their income and revenue stream from the effects of delay arising from dealing with stowaways, rescuing refugees or saving lives at sea.

### How does it work?

Available with a 1 day deductible, subject to a limit of up to 20 days.

# Scenarios

## Rescue at sea

A member's ship received a distress call, requesting assistance from another ship on fire. The member's ship was closest to the casualty so it deviated to assist. Seven crew members (the Captain, Chief Cook, Engine Cadet, Oiler, 1st Engineer, Ordinary Seaman and 3rd Mate) were successfully rescued. Due to the condition of some of the rescued seafarers, a further deviation was made to shore-based medical facilities.

**Time lost:** 10 days  
**Daily entered sum:** \$13,000

**Recoverable?:** Yes. Rule 10(a)[ix]: Stowaways – “*stowaways on board, rescuing refugees or saving of life at sea by the entered ship*”.  
**Amount:** \$78,000

## Stowaways

The member's general cargo ship arrived in Philadelphia with a cargo of Cocoa beans from Abidjan and San Pedro. During unloading operations, stevedores discovered the body of a stowaway in Hold No.1. Despite vigilant security, the deceased had boarded and avoided detection prior to the hatches closing and died during the subsequent voyage. The ship and its crew were not at fault but the ship was delayed by more than 6 days while the incident was fully investigated.

**Time lost:** 6 days  
**Daily entered sum:** \$12,000

**Recoverable?:** Yes. Rule 10(a)[ix]: Stowaways – “*stowaways on board, rescuing refugees or saving of life at sea by the entered ship*”.  
**Amount:** \$60,000

## Saving of life at sea

The entered ship was on her way from Haifa to New York when the master received a message from The Maritime Rescue Coordination Centre of Malta to assist a fishing boat in distress with migrants on board. The ship successfully carried out a rescue operation and 207 persons were saved. The master was instructed to proceed to Sicily to disembark the refugees. When the ship reached the designated port, the authorities were unable to deal with the migrants and the ship was directed to an alternative port where the migrants were finally disembarked.

**Time lost:** 4 days  
**Daily entered sum:** \$9,000

**Recoverable?:** Yes. Rule 10(a)[ix]: Stowaways – “*stowaways on board, rescuing refugees or saving of life at sea by the entered ship*”.  
**Amount:** \$27,000

In so far as the vessel was insured for shipboard risks, the time lost as a consequence of the delay is recoverable excess of the applicable deductible up to a maximum of 20 days.





The information and commentary herein are not intended to amount to legal or technical advice to any person in general or about a specific case. Every effort is made to make them accurate and up to date. However, no responsibility is assumed for their accuracy nor for the views or opinions expressed, nor for any consequence of or reliance on them. You are advised to seek specific legal or technical advice from your usual advisers about any specific matter.

**The Shipowners' Mutual Strike Insurance Association Europe**

Registered address: 74, rue de Merl - BP 2217, L-1022 Luxembourg. Registered in Luxembourg RCS B 50025.

London branch address: The Minster Building, 21 Mincing Lane, London, EC3R 7AG

Authorised and regulated by Commissariat aux Assurances in Luxembourg and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority FRN 203102.

Managers' agents: Charles Taylor & Co. Limited, The Minster Building, 21 Mincing Lane, London, EC3R 7AG. Registered in England No. 02561548.

Authorised and regulated by the Financial Conduct Authority FRN 785106.

**Charles  
Taylor**