## Insurance - General Marine - Challenges seafarers face during COVID-19

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In this pandemic, 'uncertainty' seems to be the buzzword that rolls off every expert's tongue from finance to healthcare. At a time when no one knows if and when this pandemic will blow over, governments grasp at what they know is for certain – that physical and social isolation is the only way to curtail the spread of COVID-19. **Standard Club Asia**'s **Captain Yves Vandenborn** and **Niccole Lian** shed light on the seafarer condition during the pandemic.

The atmosphere of uncertainty has led to an unprecedented standstill in many parts of the globe. Conversely it is the maritime trade that must continue ceaselessly to supply the world with food, medical supplies and goods.

Straddling this precarious conflation of both certain and uncertain realities are seafarers; many of whom can neither go home despite their expired contracts, nor be assured of their safety and wellbeing despite staying on board.

## Practical concerns and wellbeing perspective

Seafarers approaching the end of their contracts at sea look forward to disembarking and returning home to loved ones. However, this pandemic has seen international borders being shut down, modes of international transport being reduced, as well as heightened entry requirements such as quarantine on arrival.

These regulations change frequently and differ from country to country according to the local government. They bring about a lot of stress and anxiety as this frequent change makes it uncertain for the seafarer who is due to disembark at port because permission could be denied at the last moment.

Therefore, they cannot make concrete arrangements to go home and many have to break promises and plans about being home, letting down families and friends. A seafarer about to leave his home town to join ship for a new contract will face similar issues.

Seafarers granted permission to disembark continue to be at the mercy of variables such as travel restrictions and disruptions resulting in their getting stranded at ports, quite possibly leading to them spending long periods in a foreign country, with limited support networks whilst they await a safe and timely passage home. Such a scenario compounds their predicament and fertilizes psychological issues such as depression and the potential to harm others or themselves.

Given the travel and entry restrictions across the world, crew changes are near impossible except for some countries where nationals are allowed to disembark if the ship happens to call at the seafarer's home country. As a result, seafarers are left with no choice but to stay on board. Even so, practical concerns plague them.

Seafarers would face expiring STCW and medical certificates, not being able to replenish toiletries and necessities or regular medication for pre-existing conditions, not having access to scheduled healthcare appointments such as dental or medical follow ups. Being forced to extend their period of service is not only demoralising but it also puts the seafarer at risk of industrial fatigue; where they are exhausted from being exposed to work schedules in excess of healthy working hours and overstrained from having to keep up with increased demand for quick port turnaround times to keep communities supplied. This could potentially lead to a decrease in efficiency, a lack of concentration, and eventually result in a higher risk of accidents occurring.

Being stuck on board could also take the form of denied shore leave imposed by local authorities when in port for fear of the virus transmission risks that seafarers allegedly pose. Ironically remaining on board is not a guarantee of seafarers being safe as there continue to be visitors from shore such as pilots, port officials and stevedores.

Faced with rigid regulations, difficult officials and incessant coverage by the press with the rising numbers of confirmed cases around the world, the fear of contracting the virus is compounded by the fact that many ships lack the necessary facilities and equipment to deal with a confirmed case on board. Nor are ships familiar with the execution of standard operating procedures such as isolation and disinfecting.

Coupled with restricted access to the internet, seafarers are unable to communicate frequently with their family and lack accurate updates on the pandemic. An extended period feeling this sense of isolation and powerlessness to make the situation better and be home with their families would add to the stress and strains of their work and can possibly lead to withdrawals or frustration and irritation escalating into conflicts on board.

Likewise, there are as many seafarers who face difficulty signing on as there are signing off. Many seafarers serve as the sole breadwinner for their immediate families, as well as extended families.

One affected pay cheque could result in many mouths going hungry. Not being able to go to sea as planned could put many in financial jeopardy and not every country has a social security mechanism that can assist the needy in these trying times.

Fortunately, many international industry bodies such as Mission to Seafarers, ISWAN, and Sailors' Society have stepped up with initiatives that support seafarers in distress. Here at The Standard Club, we are also prepared to assist with mental illness or even personal injury claims.

## **Claims perspective**

From a claims perspective, seafarers now operate in a work environment that is significantly more challenging as they face greater risks of suffering from fatigue, physical injuries and illnesses (psychological and COVID-19 included).

Firstly, seafarers now see an increased workload since shore-based workers or service providers are unable to attend due to travel restrictions or lockdowns. Fatigue becomes a genuine concern as this increases the risks of casualties, illnesses and injuries to a seafarer.

In addition, seafarers now face greater risks of suffering from psychological illnesses. This ranges from anxiety to depression from an increased workload, a sense of helplessness and unpredictability over delays to their repatriation and uncertainty about the local COVID-19 situation at the ports they call. Seafarers are also likely to suffer increased stress from being separated from their families even if they remain in daily contact with technology.

Finally, seafarers that take ill or suffer injuries in the course of work may experience delays to their receiving of medical treatment. In some ports, this may be unavailable due to limited availability of medical staff or stringent preventive measures adopted by a port. Seafarers risk suffering from serious consequences for even minor injuries or illnesses such as allergies, appendicitis, and a shortage of personal medication.

Like healthcare workers, seafarers make great sacrifices to maintain critical logistical chains to transport food, goods and medical supplies in the current pandemic. P&I clubs continue to support seafarers, covering illnesses and injuries where they contract illnesses or die, including from COVID-19, while working on board; contract COVID-19 departing from or returning to their country of origin after completing a contract of employment; become ill with COVID-19 shortly after repatriation; or suffer a work injury owing to fatigue from the increased workload.

## Number of affected seafarers will increase

A joint open letter from the International Chamber of Shipping and the International Transport Workers' Federation reveals that "around 100,000 seafarers need to be changed over from the ships they operate" on a monthly basis.

As the pandemic persists, the number of affected seafarers will only increase. Seafarers keep the world's supply lines moving. We must do everything possible to ensure their health and wellbeing and communicate our support and appreciation for the work that they do. It is time for the world to include them in the international response.

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