

# CIRCULAR

By your side

## TO ALL MEMBERS

13 January 2022

## GENERAL MEETINGS

### Class meetings – class rules and other matters

Class meetings will take place on 25 January 2022 to adopt the rules of each class and, in the case of the Coastal and Inland class and the Strike and Delay class, to approve their respective class committee members' reappointment.

Proposed amendments to the club's Protection & Indemnity class (including Offshore Protection & Indemnity), Coastal and Inland class, and Strike and Delay class rules are set out in the attachments to this letter, including explanations for the proposed changes, and details of the meetings of members necessary to effect these proposed amendments.

The relevant meeting notices are referred to below.

### Meeting notices

In Appendix A to this letter, you will find notices of general meeting of members of each class.

In Appendix B you will find details of the proposed rule amendments to the Protection & Indemnity class rules, together with explanatory notes. Appendix C outlines the proposed rule amendments to the Offshore Protection & Indemnity rules, together with explanatory notes. Appendix D outlines the proposed rule amendments to the Coastal and Inland class rules, together with explanatory notes. Appendix E outlines the proposed rule amendments to the Strike and Delay class rules, together with explanatory notes.

### Meeting arrangements

Due to the current pandemic the meeting will be held virtually originating from the club's office in Bermuda. If you wish to attend the meeting please send an email to [Clare.Harbridge@standardclub.com](mailto:Clare.Harbridge@standardclub.com).

### Proxy forms

Proxy forms for the meetings are enclosed. It is important that the proxy forms should be completed correctly, and your attention is drawn to the notes at the bottom of the proxy forms. A proxy need not be a member but you are reminded that, to be valid, the forms, duly completed, must reach the club's secretary by email to [pandi.bermuda@standardclub.com](mailto:pandi.bermuda@standardclub.com), not less than 48 hours before the time of the meetings. Completion and return of the proxy forms will not prevent you from attending and voting in person if you so wish.



Yours faithfully

A handwritten signature in black ink, appearing to read 'Jeremy Grose', is written in a cursive style.

**Jeremy Grose**  
**Director**  
The Standard Club Limited

Email: [jeremy.grose@standardclub.com](mailto:jeremy.grose@standardclub.com)

## APPENDIX A

### THE STANDARD CLUB LTD

('the company')

Registered no: 1837

#### NOTICE OF A GENERAL MEETING

**NOTICE IS HEREBY GIVEN THAT** a general meeting of the members of the Protection & Indemnity class (class 1) of the company will be held virtually, originating from the Swan Building, 2<sup>nd</sup> Floor, 26 Victoria Street, Hamilton HM22, Bermuda on 25 January 2022 from 7:45 am (Bermudian time/ AST) for the purpose of considering and, if thought fit, passing the following resolutions:

#### Adoption of class rules

1. THAT with effect from noon GMT on 20 February 2022, the rules of the Protection & Indemnity class of the company be adopted, including amendments as set out in Appendix B to the letter to the members dated 13 January 2022.
2. THAT with effect from noon GMT on 20 February 2022, the Offshore Protection & Indemnity rules of the Protection & Indemnity class of the company be adopted, including amendments as set out in Appendix C to the letter to the members dated 13 January 2022.

Date: 13 January 2022  
By order of the Board

Charles Taylor & Co. Limited (Bermuda)  
Secretary  
Registered office:  
Swan Building,  
2<sup>nd</sup> Floor,  
26 Victoria Street  
Hamilton HM22

#### Notes:

1. A member of the company entitled to attend, speak and vote at the above meeting is entitled to appoint a proxy to attend, speak and vote on their behalf. A member of the company entitled to attend, speak, and vote at the above meeting is entitled to appoint a proxy to attend, speak and vote on their behalf. The proxy need not be a member of the company.
2. The appointment of a proxy will not prevent a member from subsequently attending, speaking, and voting at the meeting in person. Details of how to appoint the Chairman of the meeting or another person as your proxy are set out in the notes to the Form of Proxy. If you wish your proxy to speak at your behalf at the meeting, you will need to appoint your own choice of proxy (not the Chairman) and give your instructions directly to them.
3. For the instrument appointing a proxy to be effective you must complete the enclosed Form of Proxy and ensure that the Form of Proxy, together with any power of attorney or other authority under which it is executed (or a notarised certified copy of the same), is sent to Secretary of the company by email to [pandi.bermuda@standardclub.com](mailto:pandi.bermuda@standardclub.com) not less than 48 hours before the time fixed for the holding of the meeting or adjourned meeting.

4. A corporate member can appoint one or more corporate representatives who may exercise, on its behalf, all its powers as a member provided that no more than one corporate representative exercises powers over the same vote.
5. Copies of the rules and the Offshore rules of the Protection & Indemnity class for the current policy year (2021/22) are available on the Standard Club website.

# THE STANDARD CLUB LTD

(“the company”)

Registered no: 1837

## NOTICE OF A GENERAL MEETING

**NOTICE IS HEREBY GIVEN THAT** a general meeting of the members of the Defence class (class 2) of the company will be held virtually, originating from the Swan Building, 2<sup>nd</sup> Floor, 26 Victoria Street, Hamilton HM22, Bermuda on 25 January 2022 from 7:45 pm (Bermudian time/ AST) for the purpose of considering and, if thought fit, passing the following resolution:

### Adoption of class rules

1. THAT with effect from noon GMT on 20 February 2022, the rules of the Defence class (class 2) of the company be adopted.

Date: 13 January 2022  
By order of the Board

Charles Taylor & Co. Limited  
Secretary  
Registered office:  
Swan Building,  
2<sup>nd</sup> Floor,  
26 Victoria Street  
Hamilton  
HM22

### Notes:

1. A member of the company entitled to attend, speak and vote at the above meeting is entitled to appoint a proxy to attend, speak and vote on their behalf. A member of the company entitled to attend, speak, and vote at the above meeting is entitled to appoint a proxy to attend, speak and vote on their behalf. The proxy need not be a member of the company.
2. The appointment of a proxy will not prevent a member from subsequently attending, speaking, and voting at the meeting in person. Details of how to appoint the Chairman of the meeting or another person as your proxy are set out in the notes to the Form of Proxy. If you wish your proxy to speak at your behalf at the meeting, you will need to appoint your own choice of proxy (not the Chairman) and give your instructions directly to them.
3. For the instrument appointing a proxy to be effective you must complete the enclosed Form of Proxy and ensure that the Form of Proxy, together with any power of attorney or other authority under which it is executed (or a notarised certified copy of the same), is sent to the Secretary of the company by email to [pandi.bermuda@standardclub.com](mailto:pandi.bermuda@standardclub.com) not less than 48 hours before the time fixed for the holding of the meeting or adjourned meeting.
4. A corporate member can appoint one or more corporate representatives who may exercise, on its behalf, all its powers as a member provided that no more than one corporate representative exercises powers over the same vote.
5. Copies of the rules of the Defence class for the current policy year (2021/22) are available on the Standard Club website.

# THE STANDARD CLUB LTD

('the company')

Registered no: 1837

## NOTICE OF A GENERAL MEETING

**NOTICE IS HEREBY GIVEN THAT** a general meeting of the members of the Coastal and Inland class (class 3) of the company will be held virtually, originating from the Swan Building, 2<sup>nd</sup> Floor, 26 Victoria Street, Hamilton HM22, Bermuda on 25 January 2022 from 7:45 am (Bermudian time/AST) for the purpose of considering and, if thought fit, passing the following resolution:

### Adoption of class rules

1. THAT with effect from noon GMT on 20 February 2022, the rules of the Coastal and Inland class (class 3) of the company be adopted, including amendments as set out in Appendix D to the letter to the members dated 13 January 2022.

### Re-election of class committee members

2. THAT Yvonne Hoogerwerf be elected as a class committee member.
3. THAT Gunther Jaegers be re-elected as a class committee member.
4. THAT Richard Borchard be re-elected as a class committee member.

Date: 13 January 2022  
By order of the Board

Charles Taylor & Co. Limited  
Secretary  
Registered office:  
Swan Building,  
2<sup>nd</sup> Floor,  
26 Victoria Street  
Hamilton  
HM22

### Notes:

1. A member of the company entitled to attend, speak, and vote at the above meeting is entitled to appoint a proxy to attend, speak and vote on their behalf. The proxy need not be a member of the company.
2. The appointment of a proxy will not prevent a member from subsequently attending, speaking, and voting at the meeting in person. Details of how to appoint the Chairman of the meeting or another person as your proxy are set out in the notes to the Form of Proxy. If you wish your proxy to speak at your behalf at the meeting, you will need to appoint your own choice of proxy (not the Chairman) and give your instructions directly to them.
3. For the instrument appointing a proxy to be effective you must complete the enclosed Form of Proxy and ensure that the Form of Proxy, together with any power of attorney or other authority under which it is executed (or a notarised certified copy of the same) is sent to the Secretary of the company by email to

[pandi.bermuda@standardclub.com](mailto:pandi.bermuda@standardclub.com) not less than 48 hours before the time fixed for the holding of the meeting or adjourned meeting.

4. A corporate member can appoint one or more corporate representatives who may exercise, on its behalf, all its powers as a member provided that no more than one corporate representative exercises powers over the same vote.
5. Copies of the rules of the Coastal and Inland class for the current policy year (2021/22) are available on the Standard Club website.

**THE STANDARD CLUB LTD**

('the company')

Registered no: 1837

**NOTICE OF A GENERAL MEETING**

**NOTICE IS HEREBY GIVEN THAT** a general meeting of the members of the War risks class (class 4) of the company will be held virtually, originating from the Swan Building, 2<sup>nd</sup> Floor, 26 Victoria Street, Hamilton HM22, Bermuda on 25 January 2022 from 7:45 am (Bermudian time/AST) for the purpose of considering and, if thought fit, passing the following resolution:

**Adoption of class rules**

1. THAT with effect from noon GMT on 20 February 2022, the rules of the War risks class (class 4) of the company be adopted.

Date: 13 January 2022  
By order of the Board

Charles Taylor & Co. Limited  
Secretary  
Registered office:  
Swan Building,  
2<sup>nd</sup> Floor,  
26 Victoria Street  
Hamilton  
HM22



**Notes:**

1. A member of the company entitled to attend, speak, and vote at the above meeting is entitled to appoint a proxy to attend, speak and vote on their behalf. The proxy need not be a member of the company.
2. The appointment of a proxy will not prevent a member from subsequently attending, speaking, and voting at the meeting in person. Details of how to appoint the Chairman of the meeting or another person as your proxy are set out in the notes to the Form of Proxy. If you wish your proxy to speak at your behalf at the meeting, you will need to appoint your own choice of proxy (not the Chairman) and give your instructions directly to them.
3. For the instrument appointing a proxy to be effective you must complete the enclosed Form of Proxy and ensure that the Form of Proxy, together with any power of attorney or other authority under which it is executed (or a notarised certified copy of the same) is sent to the Secretary of the company by email to [pandi.bermuda@standardclub.com](mailto:pandi.bermuda@standardclub.com) not less than 48 hours before the time fixed for the holding of the meeting or adjourned meeting.
4. A corporate member can appoint one or more corporate representatives who may exercise, on its behalf, all its powers as a member provided that no more than one corporate representative exercises powers over the same vote.
5. Copies of the rules of the War risks class for the current policy year (2021/22) are available on the Standard Club website.

# THE STANDARD CLUB LTD

(‘the company’)

Registered no: 1837

## NOTICE OF A GENERAL MEETING

**NOTICE IS HEREBY GIVEN THAT** a general meeting of the members of the Strike and Delay class (class 5) of the company will be held virtually, originating from the Swan Building, 2<sup>nd</sup> Floor, 26 Victoria Street, Hamilton HM22, Bermuda on 25 January 2022 from 7:45 am (Bermudian time/AST) for the purpose of considering and, if thought fit, passing the following resolutions:

### Adoption of class rules

1. THAT with effect from noon GMT on 20 February 2022, the rules of the Strike and Delay class (class 5) of the company be adopted, including amendments as set out in Appendix E to the letter to the members dated 13 January 2022.

### Re-election of class committee members

2. THAT Tim Huxley be re-elected as a class committee member.
3. THAT Lorenzo d’Amico be re-elected as a class committee member.
4. THAT Christopher Daniels be re-elected as a class committee member
5. THAT Alistair Groom be re-elected as class committee member.
6. THAT Christopher Hilton be re-elected as a class committee member.
7. THAT Steve Scheidegger be re-elected as a class committee member.
8. THAT Soren Thomsen be re-elected as a class committee member

Date: 13 January 2022  
By order of the Board

Charles Taylor & Co. Limited  
Secretary  
Registered office:  
Swan Building,  
2<sup>nd</sup> Floor,  
26 Victoria Street  
Hamilton HM22

### Notes:

1. A member of the company entitled to attend, speak, and vote at the above meeting is entitled to appoint a proxy to attend, speak and vote on their behalf. The proxy need not be a member of the company.
2. The appointment of a proxy will not prevent a member from subsequently attending, speaking, and voting at the meeting in person. Details of how to appoint the Chairman of the meeting or another person as your proxy are set

out in the notes to the Form of Proxy. If you wish your proxy to speak at your behalf at the meeting, you will need to appoint your own choice of proxy (not the Chairman) and give your instructions directly to them.

3. For the instrument appointing a proxy to be effective you must complete the enclosed Form of Proxy and ensure that the Form of Proxy, together with any power of attorney or other authority under which it is executed (or a notarised certified copy of the same) is sent to the Secretary of the company by email to [pandi.bermuda@standardclub.com](mailto:pandi.bermuda@standardclub.com) not less than 48 hours before the time fixed for the holding of the meeting or adjourned meeting.
4. A corporate member can appoint one or more corporate representatives who may exercise, on its behalf, all its powers as a member provided that no more than one corporate representative exercises powers over the same vote.
5. Copies of the rules of the Strike and Delay class for the current policy year (2021/22) are available on the Standard Club website.

**APPENDIX B**  
**P&I CLASS RULES**  
**AMENDMENTS TO THE RULES**

**1. Quarantine expenses (Rule 3.12)**

This amendment clarifies the scope of cover available in the event of an outbreak of Covid or any other infectious disease on board an entered ship.

*“3.12 **Additional** Expenses incurred as a direct consequence of an outbreak of infectious disease on the ship, including quarantine and disinfection expenses, and the net loss to the member in respect of fuel, insurance, wages, stores, provisions, cargo handling and port charges.*

*Exclusion to rule 3.12*

*There shall be no recovery if at the time the ship was **ordered to a port, the member knew**, ~~chartered to or was under orders from the member or her managers to proceed to a port it was known~~, or should in the board’s view reasonably have ~~been~~ anticipated, that ~~she~~ **the ship** would be quarantined, **unless proceeding to the port was for the purpose of landing or securing the necessary treatment for an injured or sick person.**”*

**2. Remotely operated underwater vehicles (Rule 5.14(1))**

This change replicates a corresponding amendment that is to be made to the Pooling Agreement with effect from 20 February 2022 and clarifies that liabilities arising out of the operation by the member of remotely operated underwater vehicles (ROVs) are excluded from the scope of poolable cover.

*“5.14 Liabilities incurred in connection with any claim arising out of:*

*(1) the operation by the member of submarines, mini submarines, ~~or~~ diving bells **or remotely operated underwater vehicles**; or”*

### 3. Non-marine personnel (Rule 5.15(1))

This change replicates a corresponding amendment that is to be made to the Pooling Agreement with effect from 20 February 2022. The effect of this amendment is to make cover in respect of such non-marine personnel solely dependent upon an acceptable contractual allocation of risk rather than by reference to the ship's proximity to the relevant oil or gas exploration or production facility.

*“5.15 Liabilities incurred in respect of:*

*(1) personnel (other than marine crew) on board the ship, ~~(being an accommodation ship)~~ employed otherwise than by the member, where the ship is providing accommodation to such personnel in relation to their employment on or about an oil or gas exploration or production facility, unless a contractual allocation of risk has been approved by the managers; ÷*

*~~a such ship is moored or anchored more than 500 metres from any oil or gas production or exploration facility; and~~*

*~~b there has been a contractual allocation of risks between the member and the employer of the personnel approved by the managers;”~~*

### 4. Co-assureds (Rule 13.6)

This amendment is required due to a corresponding amendment that will be made to the Pooling Agreement with effect from 20 February 2022 whereby a person will be able to be named as a co-assured not only under the cover provided to the member but also under the cover provided to an affiliated or associated charterer named as a joint entrant in the member's terms of entry.

*“13.6 The liability of the club to a co-assured only extends insofar as he may be found liable to pay in the first instance for liabilities which are properly the responsibility of either the member or, as appropriate, an affiliated or associated charterer insured under the same entry, which, if the member or such affiliated or associated charterer has entered into a contract with the co-assured, means those liabilities which are to be borne by the member or the affiliated or associated charterer, as appropriate, under such contract. Cover does not extend to any amount to the*

*extent that such amount would not have been recoverable from the club by the member or the affiliated or associated charterer had the claim been made or enforced against him or to any liabilities to be borne by any of the co-assureds under the said contract.”*

## **5. Cyber risks and Pandemic risks (Additional Covers and Fixed Premium Rules)**

These amendments exclude certain cyber and pandemic risks from the scope of additional covers and the fixed premium rules that are reinsured under the club’s non-pool reinsurances and reflect corresponding cyber and pandemic exclusions that have been imposed by the club’s non-pool reinsurers and the wider reinsurance market generally.

### **(a) Additional covers**

#### ***“ADDITIONAL COVERS: GENERAL***

- (1) The additional covers which follow do not form part of any member’s insurance unless and to the extent that they are expressly agreed and incorporated into the member’s certificate of entry.*
- (2) Except as expressly provided for in any of the additional covers which follow, and save in respect of paragraph 1 of the salvors’ extension clauses 2022, there shall be no recovery in respect of any loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system.*
- (3) The JL2021-014 clause dated 8 March 2021 (Endorsement Excluding a Communicable Disease Following a Public Health Emergency of International Concern) published by the Joint Liability Committee of the Lloyd’s Market Association is hereby incorporated into each and every additional cover which follows other than paragraph 1 of the salvors’ extension clauses 2022.”*

### **(b) Fixed Premium Rules**

*“4.9 Unless otherwise agreed by the managers, there shall be no recovery in respect of:*

*(1) any loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system;*

*(2) any liabilities that are excluded under the JL2021-014 clause dated 8 March 2021 (Endorsement Excluding a Communicable Disease Following a Public Health Emergency of International Concern) published by the Joint Liability Committee of the Lloyd’s Market Association which is hereby incorporated into these rules.”*

## **6. STOPIA and TOPIA (Rule 3.8 of the Fixed Premium Rules only)**

This amendment provides cover to fixed premium members who decide to become a party to the STOPIA and/or TOPIA agreements and aligns their cover with that of mutual members. Under the terms of STOPIA and TOPIA, a fixed premium member can only become a party by written agreement between the member and the club.

*“3.8.8 Liabilities for which a member may be liable or otherwise incurs as a party to STOPIA and/or TOPIA. Unless agreed by the managers or the board otherwise determines, there shall be no cover under this rule during a period when the member is not a party to STOPIA and/or TOPIA.”*

**APPENDIX C**  
**STANDARD OFFSHORE RULES**  
**AMENDMENTS TO THE RULES**

**1. Pandemic risks (new Rule 4.10)**

This amendment excludes pandemic risks from the scope of cover, unless otherwise agreed by the managers, and reflects a corresponding pandemic exclusion that has been imposed by the club's non-pool reinsurers and the wider reinsurance market generally.

*“4.10 Unless otherwise agreed by the managers, there shall be no recovery in respect of any liabilities that are excluded under the JL2021-014 clause dated 8 March 2021 (Endorsement Excluding a Communicable Disease Following a Public Health Emergency of International Concern) published by the Joint Liability Committee of the Lloyd's Market Association which is hereby incorporated into these rules.”*

**2. Co-assureds (Rule 13.6)**

This amendment aligns with the above amendment to be made to rule 13.6 of the P&I class rules and enables a person to be named as a co-assured not only under the cover provided to the member but also under the cover provided to an affiliated or associated charterer named as a joint entrant in the member's terms of entry.

*“13.6 The liability of the club to a co-assured only extends insofar as he may be found liable to pay in the first instance for liabilities which are properly the responsibility of either the member or, as appropriate, an affiliated or associated charterer insured under the same entry, which, if the member or such affiliated or associated charterer has entered into a contract with the co-assured, means those liabilities which are to be borne by the member or the affiliated or associated charterer, as appropriate, under such contract. Cover does not extend to any amount to the extent that such amount would not have been recoverable from the club by the member or the affiliated or associated charterer had the claim been made or enforced against him or to any liabilities to be borne by any of the co-assureds under the said contract.”*



### 3. Cyber risks (paragraph 1.3(2) of the Offshore Bio-chemical risks inclusion clause)

This amendment clarifies that the scope of the limited cover for covered liabilities arising from the malicious use of a computer virus also extends to the malicious use of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system.

*“(2) the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system,”*

**APPENDIX D**  
**COASTAL AND INLAND CLASS RULES**  
**AMENDMENTS TO THE RULES**

**1. Quarantine expenses (Rule 3.12)**

This amendment clarifies the scope of cover available in the event of an outbreak of Covid or any other infectious disease on board an entered ship.

*“3.12 **Additional** ~~E~~expenses incurred as a direct consequence of an outbreak of infectious disease on the ship, including quarantine and disinfection expenses, and the net loss to the member in respect of fuel, insurance, wages, stores, provisions, cargo handling and port charges.*

*Exclusion to rule 3.12*

*There shall be no recovery if at the time the ship was **ordered to a port, the member knew, chartered to or was under orders from the member or her managers to proceed to a port it was known,** or should in the board’s view reasonably have been anticipated, that ~~she~~ **the ship** would be quarantined, **unless proceeding to the port was for the purpose of landing or securing the necessary treatment for an injured or sick person.**”*

**2. Remotely operated underwater vehicles (Rule 5.14(1))**

This change replicates a corresponding amendment that is to be made to the Pooling Agreement with effect from 20 February 2022 and clarifies that liabilities arising out of the operation by the member of remotely operated underwater vehicles (ROVs) are excluded from the scope of poolable cover.

*“5.14 Liabilities incurred in connection with any claim arising out of:*

*(1) the operation by the member of submarines, mini submarines, ~~or~~ diving bells **or remotely operated underwater vehicles; or”***

### 3. Non-marine personnel (Rule 5.15(1))

This change replicates a corresponding amendment that is to be made to the Pooling Agreement with effect from 20 February 2022. The effect of this amendment is to make cover in respect of such non-marine personnel solely dependent upon an acceptable contractual allocation of risk rather than by reference to the ship's proximity to the relevant oil or gas exploration or production facility.

*“5.15 Liabilities incurred in respect of:*

*(1) personnel (other than marine crew) on board the ship, ~~(being an accommodation ship)~~ employed otherwise than by the member, where the ship is providing accommodation to such personnel in relation to their employment on or about an oil or gas exploration or production facility, unless a contractual allocation of risk has been approved by the managers; ÷*

*~~a such ship is moored or anchored more than 500 metres from any oil or gas production or exploration facility; and~~*

*~~b there has been a contractual allocation of risks between the member and the employer of the personnel approved by the managers;”~~*

### 4. Co-assureds (Rule 13.6)

This amendment is required due to a corresponding amendment that will be made to the Pooling Agreement with effect from 20 February 2022 whereby a person will be able to be named as a co-assured not only under the cover provided to the member but also under the cover provided to an affiliated or associated charterer named as a joint entrant in the member's terms of entry.

*“13.6 The liability of the club to a co-assured only extends insofar as he may be found liable to pay in the first instance for liabilities which are properly the responsibility of either the member or, as appropriate, an affiliated or associated charterer insured under the same entry, which, if the member or such affiliated or associated charterer has entered into a contract with the co-assured, means those liabilities*

*which are to be borne by the member or the affiliated or associated charterer, as appropriate, under such contract. Cover does not extend to any amount to the extent that such amount would not have been recoverable from the club by the member or the affiliated or associated charterer had the claim been made or enforced against him or to any liabilities to be borne by any of the co-assureds under the said contract.”*

## **5. Cyber risks and Pandemic risks (Additional Covers and Fixed Premium Rules)**

These amendments exclude certain cyber and pandemic risks from the scope of additional covers and the fixed premium rules that are reinsured under the club’s non-pool reinsurances and reflect corresponding cyber and pandemic exclusions that have been imposed by the club’s non-pool reinsurers and the wider reinsurance market generally.

### **(a) Additional covers**

#### ***“ADDITIONAL COVERS: GENERAL***

- (1) The additional covers which follow do not form part of any member’s insurance unless and to the extent that they are expressly agreed and incorporated into the member’s certificate of entry.*
- (2) Except as expressly provided for in any of the additional covers which follow, and save in respect of paragraph 1 of the salvors’ extension clauses 2022, there shall be no recovery in respect of any loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system.*
- (3) The JL2021-014 clause dated 8 March 2021 (Endorsement Excluding a Communicable Disease Following a Public Health Emergency of International Concern) published by the Joint Liability Committee of the Lloyd’s Market Association is hereby incorporated into each and every additional cover which follows other than paragraph 1 of the salvors’ extension clauses 2022.”*

**(b) Fixed Premium Rules**

*“4.9 Unless otherwise agreed by the managers, there shall be no recovery in respect of:*

*(1) any loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system;*

*(2) any liabilities that are excluded under the JL2021-014 clause dated 8 March 2021 (Endorsement Excluding a Communicable Disease Following a Public Health Emergency of International Concern) published by the Joint Liability Committee of the Lloyd’s Market Association which is hereby incorporated into these rules.”*

**6. STOPIA and TOPIA (Rule 3.8 of the Fixed Premium Rules only)**

This amendment provides cover to fixed premium members who decide to become a party to the STOPIA and/or TOPIA agreements and aligns their cover with that of mutual members. Under the terms of STOPIA and TOPIA, a fixed premium member can only become a party by written agreement between the member and the club.

*“3.8.8 Liabilities for which a member may be liable or otherwise incurs as a party to STOPIA and/or TOPIA. Unless agreed by the managers or the board otherwise determines, there shall be no cover under this rule during a period when the member is not a party to STOPIA and/or TOPIA.”*

**APPENDIX E**  
**STRIKE AND DELAY CLASS RULES**  
**AMENDMENTS TO THE RULES**

**1. Daily entered sum (new Rule 2.5.3)**

This change reinforces that an increase in the Daily Entered Sum during the course of the policy year is a material change in risk and therefore requires the agreement of the managers, including agreement on any amendments to the member's premium rating or terms of entry.

*“2.5.3 Any change in the daily entered sum during the course of the policy year must be agreed in writing by the managers.”*

**2. Shipboard cyber risks (Rule 3.35 (2))**

This change corrects a typographical error.

*“(2) If the event under this rule directly or indirectly causes an incident which is covered by any of rules 3.21 to ~~3.35~~ 3.34, but the member's terms of entry do not include cover under the relevant rule, the claim shall be excluded.”*

**3. Sue & labour (Rule 3.41)**

This amendment ensures that losses such as loss of freight that are not designed to fall within the scope of cover are not recoverable under the sue & labour rule.

*“3.41 Where a member, in order to avoid or reduce a claim on the club, has incurred reasonable expenses ~~or suffered any provable loss~~ in avoiding or minimising delay to a ship, the board may, at its sole discretion, agree to reimburse the member to such extent as it sees fit, ~~but any such reimbursement shall exclude any element of profit.~~”*

#### 4. Pandemic risks (Rule 5.7)

This amendment replaces the existing Covid exclusion with a broader pandemic exclusion and reflects a corresponding exclusion that has been imposed by the club's reinsurers and the wider reinsurance market generally.

~~"5.7 any claim in any way caused by or resulting from:~~

~~a) Coronavirus disease (COVID-19);~~

~~b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);~~

~~c) any mutation or variation of SARS-CoV-2;~~

~~d) any fear or threat of a), b) or c) above~~

*any loss, damage, liability or expense that is excluded under the JL2021-014 clause dated 8 March 2021 (Endorsement Excluding a Communicable Disease Following a Public Health Emergency of International Concern) published by the Joint Liability Committee of the Lloyd's Market Association, or any subsequent amendments to or revisions or replacements thereof, which is hereby incorporated into these rules."*

#### 5. Loss of freight (new Rule 5.8)

This amendment clarifies that loss of freight is excluded from the scope of cover and reinforces the above amendment made to the sue & labour rule.

*"5.8 loss of freight."*

**THE STANDARD CLUB LTD**

(‘the company’)

Registered no: 1837

**GENERAL MEETING OF THE PROTECTION & INDEMNITY CLASS**

**25 January 2022 from 7:45 am (Bermudian time/AST)**

(‘the meeting’)

**Form of Proxy**

I (Block Capitals) ....., a member of the above-named company, hereby appoint the chairman of the meeting or ..... as my proxy to vote for me on my behalf at the general meeting of the members of the Protection & Indemnity class (class 1) of the company to be held virtually, originating from the Swan Building, 2<sup>nd</sup> Floor, 26 Victoria Street, Hamilton HM22, Bermuda on 25 January 2022 from 7:45 am (Bermudian time/AST), and at any adjournment thereof.

Signature .....

Dated ..... 2022

Please indicate with an X in the spaces below how you wish your votes to be cast.

ORDINARY RESOLUTIONS	FOR	AGAINST
1. THAT with effect from noon GMT on 20 February 2022, the rules of the Protection & Indemnity class of the company be adopted, including amendments as set out in Appendix B to the letter to the members dated 13 January 2022.		
2. THAT with effect from noon GMT on 20 February 2022, the Offshore Protection & Indemnity rules of the Protection & Indemnity class of the company be adopted, including amendments as set out in Appendix C to the letter to the members dated 13 January 2022.		

**Notes:**

1. If you wish any person other than the Chairman to act as your proxy, please insert the name of your proxy in the space provided. If no name is inserted, you will be deemed to have appointed the Chairman of the meeting. A proxy need not be a member.
2. Please indicate with an X in the appropriate spaces how you wish your vote to be cast in respect of each of the resolutions. On receipt of this form duly signed but without any specific direction on how you wish your votes to be cast, the proxy will vote in favour of the resolutions.



3. In the case of a corporation, this form must be signed under its common seal or be signed by an authorised officer or attorney duly authorised on that behalf, and the signatory should state in the line below his name, his office (e.g., Company Secretary, Director).
4. To be valid at the general meeting referred to, this form must be completed, signed, and dated. A scanned copy should then be sent to the Secretary of the company by email to [pandi.bermuda@standardclub.com](mailto:pandi.bermuda@standardclub.com) not less than 48 hours before the time fixed for holding the meeting or adjourned meeting.
5. Completion and return of this form will not prevent you from attending and voting in person if you wish.

**THE STANDARD CLUB LTD**

(‘the company’)

Registered no: 1837

**GENERAL MEETING OF THE DEFENCE CLASS**

**25 January 2022 from 7:45 am (Bermudian time/AST)**

(‘the meeting’)

**Form of Proxy**

I (Block Capitals) ....., a member of the above-named company, hereby appoint the chairman of the meeting or ..... as my proxy to vote for me on my behalf at the general meeting of the members of the Defence class (class 2) of the company to be held virtually, originating from the Swan Building, 2<sup>nd</sup> Floor, 26 Victoria Street, Hamilton HM22, Bermuda on 25 January 2022 from 7:45 am (Bermudian time/AST), and at any adjournment thereof.

Signature .....

Dated ..... 2022

Please indicate with an X in the spaces below how you wish your votes to be cast.

ORDINARY RESOLUTION	FOR	AGAINST
1. THAT with effect from noon GMT on 20 February 2022, the rules of the Defence class of the company be adopted.		

**Notes:**

1. If you wish any person other than the Chairman to act as your proxy, please insert the name of your proxy in the space provided. If no name is inserted, you will be deemed to have appointed the Chairman of the meeting. A proxy need not be a member.
2. Please indicate with an X in the appropriate spaces how you wish your vote to be cast in respect of each of the resolutions. On receipt of this form duly signed but without any specific direction on how you wish your votes to be cast, the proxy will vote in favour of the resolutions.
3. In the case of a corporation, this form must be signed under its common seal or be signed by an authorised officer or attorney duly authorised on that behalf, and the signatory should state in the line below his name, his office (e.g., Company Secretary, Director).
4. To be valid at the general meeting referred to, this form must be completed, signed, and dated. A scanned copy should then be sent to the Secretary of the company by email to [pandi.bermuda@standardclub.com](mailto:pandi.bermuda@standardclub.com) not less than 48 hours before the time fixed for holding the meeting or adjourned meeting.
5. Completion and return of this form will not prevent you from attending and voting in person if you wish.

**THE STANDARD CLUB LTD**

(‘the company’)

Registered no: 1837

**GENERAL MEETING OF THE COASTAL AND INLAND CLASS**

**25 January 2022 from 7:45 am(Bermudian time/AST)**

(‘the meeting’)

**Form of Proxy**

I (Block Capitals) ....., a member of the above-named company, hereby appoint the chairman of the meeting or ..... as my proxy to vote for me on my behalf at the general meeting of the members of the Coastal and Inland class (class 3) of the company to be held virtually, originating from the Swan Building, 2<sup>nd</sup> Floor, 26 Victoria Street, Hamilton HM22, Bermuda on 25 January 2022 from 7:45 am (Bermudian time/AST), and at any adjournment thereof.

Signature .....

Dated ..... 2022

Please indicate with an X in the spaces below how you wish your votes to be cast.

ORDINARY RESOLUTION	FOR	AGAINST
1. THAT with effect from noon GMT on 20 February 2022, the rules of the Coastal and Inland class of the company be adopted, including amendments as set out in Appendix D to the letter to the members dated 13 January 2022.		
2. THAT Yvonne Hoogerwerf be elected as a class committee member.		
3. THAT Gunther Jaegers be re-elected as a class committee member.		
4. THAT Richard Borchard be re-elected as a class committee member.		

**Notes:**

1. If you wish any person other than the Chairman to act as your proxy, please insert the name of your proxy in the space provided. If no name is inserted, you will be deemed to have appointed the Chairman of the meeting. A proxy need not be a member.

2. Please indicate with an X in the appropriate spaces how you wish your vote to be cast in respect of each of the resolutions. On receipt of this form duly signed but without any specific direction on how you wish your votes to be cast, the proxy will vote in favour of the resolutions.
3. In the case of a corporation, this form must be signed under its common seal or be signed by an authorised officer or attorney duly authorised on that behalf, and the signatory should state in the line below his name, his office (e.g., Company Secretary, Director).
4. To be valid at the general meeting referred to, this form must be completed, signed, and dated. A scanned copy should then be sent to the Secretary of the company by email to [pandi.bermuda@standardclub.com](mailto:pandi.bermuda@standardclub.com) not less than 48 hours before the time fixed for holding the meeting or adjourned meeting.
5. Completion and return of this form will not prevent you from attending and voting in person if you wish.

**THE STANDARD CLUB LTD**

(‘the company’)

Registered no: 1837

**GENERAL MEETING OF THE WAR RISKS CLASS**

**25 January 2022 from 7:45 am (Bermudian time/AST)**

(‘the meeting’)

**Form of Proxy**

I (Block Capitals) ....., a member of the above-named company, hereby appoint the chairman of the meeting or ..... as my proxy to vote for me on my behalf at the general meeting of the members of the War risks class (class 4) of the company to be held virtually, originating from the Swan Building, 2<sup>nd</sup> Floor, 26 Victoria Street, Hamilton HM22, Bermuda on 25 January 2022 from 7:45 am (Bermudian time/AST), and at any adjournment thereof.

Signature .....

Dated ..... 2022

Please indicate with an X in the spaces below how you wish your votes to be cast.

ORDINARY RESOLUTION	FOR	AGAINST
1. THAT with effect from noon GMT on 20 February 2022, the rules of the War risks class of the company be adopted.		

**Notes:**

1. If you wish any person other than the Chairman to act as your proxy, please insert the name of your proxy in the space provided. If no name is inserted, you will be deemed to have appointed the Chairman of the meeting. A proxy need not be a member.
2. Please indicate with an X in the appropriate spaces how you wish your vote to be cast in respect of each of the resolutions. On receipt of this form duly signed but without any specific direction on how you wish your votes to be cast, the proxy will vote in favour of the resolutions.
3. In the case of a corporation, this form must be signed under its common seal or be signed by an authorised officer or attorney duly authorised on that behalf, and the signatory should state in the line below his name, his office (e.g., Company Secretary, Director).
4. To be valid at the general meeting referred to, this form must be completed, signed, and dated. A scanned copy should then be sent to the Secretary of the company by email to [pandi.bermuda@standardclub.com](mailto:pandi.bermuda@standardclub.com) not less than 48 hours before the time fixed for holding the meeting or adjourned meeting.
5. Completion and return of this form will not prevent you from attending and voting in person if you wish.

**THE STANDARD CLUB LTD**

(‘the company’)

Registered no: 1837

**GENERAL MEETING OF THE STRIKE AND DELAY CLASS**

**25 January 2022 from 7:45 am (Bermudian time/AST)**

(‘the meeting’)

**Form of Proxy**

I (Block Capitals) ....., a member of the above-named company, hereby appoint the chairman of the meeting or ..... as my proxy to vote for me on my behalf at the general meeting of the members of the Strike and Delay class (class 5) of the company to be held virtually, originating from the Swan Building, 2<sup>nd</sup> Floor, 26 Victoria Street, Hamilton HM22, Bermuda on 25 January 2022 from 7:45 am (Bermudian time/AST), and at any adjournment thereof.

Signature .....

Dated ..... 2022

Please indicate with an X in the spaces below how you wish your votes to be cast.

<b>ORDINARY RESOLUTIONS</b>	<b>FOR</b>	<b>AGAINST</b>
1. THAT with effect from noon GMT on 20 February 2022, the rules of the Strike and Delay class of the company be adopted, including amendments as set out in Appendix E to the letter to the members dated 13 January 2022.		
2. THAT Tim Huxley be re-elected as a class committee member.		
3. THAT Lorenzo d’Amico be re-elected as a class committee member.		
4. THAT Christopher Daniels be re-elected as a class committee member.		
5. THAT Alistair Groom be re-elected as a class committee member.		
6. THAT Christopher Hilton be re-elected as a class committee member.		

7. THAT Steve Scheidegger be re-elected as a class committee member.		
8. THAT Soren Thomsen be re-elected as a class committee member.		

**Notes:**

1. If you wish any person other than the Chairman to act as your proxy, please insert the name of your proxy in the space provided. If no name is inserted, you will be deemed to have appointed the Chairman of the meeting. A proxy need not be a member.
2. Please indicate with an X in the appropriate spaces how you wish your vote to be cast in respect of each of the resolutions. On receipt of this form duly signed but without any specific direction on how you wish your votes to be cast, the proxy will vote in favour of the resolutions.
3. In the case of a corporation, this form must be signed under its common seal or be signed by an authorised officer or attorney duly authorised on that behalf, and the signatory should state in the line below his name, his office (e.g., Company Secretary, Director).
4. To be valid at the special general meeting referred to, this form must be completed, signed, and dated. A scanned copy should then be sent to the Secretary of the company by email to [pandi.bermuda@standardclub.com](mailto:pandi.bermuda@standardclub.com) not less than 48 hours before the time fixed for holding the meeting or adjourned meeting.
5. Completion and return of this form will not prevent you from attending and voting in person if you wish.