

P&I AND DEFENCE
RULES AND CORRESPONDENTS

The Standard



THE STANDARD STEAMSHIP OWNERS' PROTECTION
& INDEMNITY ASSOCIATION (BERMUDA) LIMITED

11/12

P&I AND DEFENCE
RULES AND CORRESPONDENTS

11/12

The Standard



P&I and Defence rules
for the 2011/12 policy year

of

**The Standard Steamship Owners' Protection and Indemnity
Association (Bermuda) Limited**

and

**The Standard Steamship Owners' Protection and Indemnity
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— THE STANDARD STEAMSHIP OWNERS' PROTECTION
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03

— P&I RULES

SECTION A: INSURANCE

- 1.1 The rules, which are subject to the Act and the bye-laws, contain the terms upon which P&I cover is given by the club.
- 1.2 The standard risks against which a member is insured are set out in rule 3.
- 1.3.1 A member may be insured in respect of risks other than those set out in rule 3, or in respect of risks otherwise excluded, where such risks have been agreed by the managers.
- 1.3.2 Any such risks are covered subject to the terms, conditions, limitations and exclusions of the rules.
- 1.3.3 The managers may reinsure any such risk and, in the event that such reinsurance is arranged, the member is entitled to recover from the club only the net amount actually recovered under such reinsurance together with that portion of the risk retained by the club, whether or not the member has notice of such reinsurance, its terms, or the identity of the reinsurers.
- 1.4 No act, omission, course of dealing or forbearance or reimbursement by the club shall be treated as any evidence of a waiver of the club's rights under the rules.
- 1.5 The rules and any contract of insurance between the club and any insured party are governed by and construed in accordance with English law. In particular they are subject to and incorporate the Marine Insurance Act 1906 and any statutory modifications unless such Act or modification may have been excluded by the rules or by any term of such contract.
- 1.6 The terms of entry and the insurance provided by the club do not confer any right or benefit on any third party under the Contracts (Rights of Third Parties) Act 1999, except to the extent provided in rule 6.16.

SECTION B: SCOPE OF COVER

- 2.1** The liabilities in respect of which a member is insured by the club must have arisen by reason of the member's interest in the ship, out of events occurring during the period of the ship's entry in the club and in connection with the operation of the ship.
- 2.2** Under a charterer's entry, a member is entitled to recover for his liability to indemnify another person in respect of the risks set out in rule 3.
- 2.3** Where such liabilities would not have arisen but for the terms of any contract or indemnity, the contract or indemnity must either correspond to any specific requirements set out in rule 3, or have been approved by the managers.
- 2.4** A member's insurance is subject to the warranties, conditions, exceptions, limitations and other terms set out in the rules and the certificate of entry.
- 2.5** A member is not insured for any liabilities incurred by him in a capacity other than that in which he has entered into the contract of insurance with the club.

SECTION C: RISKS COVERED

Crew

Injury, illness or death 3.1.1 Liabilities in respect of crew injury, illness or death.

Repatriation 3.1.2 Liabilities in respect of crew repatriation.

Exclusion to rule 3.1.2

Liabilities arising out of the termination of any agreement, or the sale of the ship, or any other act of the member in respect of the ship, unless the board considers that such termination or other act was necessary in the interests of the safety of the ship or crew, or the proper running of the ship.

Substitute expenses 3.1.3 Expenses necessarily incurred in sending substitutes to replace crew who have died, are incapacitated or who have been left ashore in consequence of injury, illness, or desertion. Wages are only recoverable when payable to substitutes, while awaiting and during repatriation.

Loss of effects 3.1.4 Loss of crew effects, excluding valuables.

Shipwreck unemployment indemnity 3.1.5 Wages or other compensation payable to crew arising out of the actual or constructive total loss of the ship.

Port expenses 3.1.6 Port and other charges as set out in rule 3.4 incurred in relation to crew.

Passengers 3.2.1 Liabilities in respect of the injury, illness or death of a passenger.

3.2.2 Liabilities to passengers arising out of a casualty while they are on board the ship. For the purpose of this rule 'casualty' means collision, stranding, explosion, fire or any other cause affecting the condition of the ship so as to render her incapable of safe navigation to her intended destination; or a threat to the life, health or safety of passengers.

3.2.3 Loss of or damage to a passenger's baggage or effects, excluding valuables.

3.2.4 In respect of any liabilities arising under rule 3.2, the passenger contract must relieve the member of liability to the maximum extent permitted under the applicable law.

Exclusions to rule 3.2

(1) Liabilities arising out of the carriage of a passenger by air unless they occur:

- a during repatriation of an injured or sick passenger, or following a casualty to the ship; or
- b during excursions from the ship, subject to exclusion (2) below.

(2) Contractual liabilities arising in respect of a passenger while on an excursion from the ship in circumstances where either:

- a a separate contract has been entered into by the passenger for the excursion, whether or not with the

member; or

- b** the member has waived any rights of recourse against any sub-contractor or other third party in respect of the excursion.

Third parties	3.3	Liabilities in respect of the injury, illness or death of any person other than crew or passengers.
Stowaways and refugees: port charges	3.4	Port and other charges solely incurred for the purpose of landing stowaways or refugees, or others saved at sea, or landing or securing the necessary treatment for an injured or sick person, other than crew, including the net loss to the member in respect of fuel, insurance, wages, stores and provisions incurred for such purpose.
Life salvage	3.5	Sums due to a third party because he has saved or attempted to save the life of any person on or from the ship.
Collision with other ships	3.6.1	One-fourth, or such other proportion agreed by the managers, of the liabilities arising out of a collision other than those set out in rule 3.6.3.
	3.6.2	Under a charterer's entry, four-fourths of the liabilities arising out of a collision.
	3.6.3	The liabilities arising out of a collision relating to: <ul style="list-style-type: none">(1) the raising, removing, destroying, lighting or marking of wrecks, cargo or other property(2) damage done by such other ship to any property not being another ship or any cargo or other property therein(3) loss of or damage to cargo or other property being carried in the ship; if the cargo is the property of the member, it is deemed to be fully insured, and the member is entitled only to recover from the club the amount by which such indemnity exceeds the sum recoverable under such insurance(4) the injury, illness or death of any person on board such other ship(5) pollution liabilities as may be covered under rule 3.8.
	3.6.4	That part of the member's collision liability which exceeds the sum recoverable under the hull policies solely by reason of such liability exceeding the valuation of the ship in those policies. However, the board may determine the proper value (being the market value of the ship without commitment) for which the ship should have been insured under the hull policies, and the club shall pay only the excess of the amount which would have been recoverable if the ship had been insured thereunder at such value.
	3.6.5	There will be no recovery from the club insofar as such collision liabilities are not recoverable under the hull policies by reason of any breach of such policies.
	3.6.6	If both ships are to blame then, unless the liability of the owners of one or both of them becomes limited by law, claims shall be settled upon the principle of cross-liabilities.

Damage to other ships (other than by collision)

3.7 Liabilities for loss of or damage to, delay to, or wreck removal of, any other ship or any cargo or other property therein caused other than by collision with the ship.

Pollution

3.8.1 Liabilities arising out of the discharge or escape from the ship of any substance.

3.8.2 The costs of any measures reasonably taken after the discharge or escape of any substance from the ship for the purpose of avoiding or minimising any resulting loss, damage or contamination or cleaning up any resulting pollution, together with liability for any loss of or damage to property caused by any measures so taken.

3.8.3 The costs of any measures reasonably taken to prevent an imminent danger of the discharge or escape from the ship of any substance.

3.8.4 Extraordinary liabilities incurred as a result of complying with any order or direction given or any measures taken by any authority in connection with the ship or her cargo for preventing or reducing pollution or the risk thereof by the escape from the ship of any substance, excluding any permanent structural alteration to the ship.

3.8.5 Liabilities under a salvage agreement to compensate salvors for work done or measures taken to prevent or reduce pollution or the risk thereof by the escape from the ship of any substance.

3.8.6 Liabilities incurred after the ship has become a wreck arising from the discharge or escape from such wreck of any substance.

3.8.7 Liabilities for which a member may be liable or otherwise incurs as a party to STOPIA and/or TOPIA. A member insured in respect of a 'relevant ship' as defined in STOPIA and/or TOPIA shall, unless otherwise agreed by the managers, be a party to STOPIA and/or TOPIA for the period of entry of that ship in the club. Unless agreed by the managers or the board otherwise determines, there shall be no cover under rule 3.8 in respect of such ship during a period when the member is not a party to STOPIA and/or TOPIA.

3.8.8 Liabilities in respect of pollution where such liabilities arise under rules 3.6, 3.7, 3.9, 3.10, 3.11 and 3.20.

Exclusions to rule 3.8

Unless the board otherwise determines, there shall be no recovery in respect of:

- (1) liabilities which but for the terms of any contract of carriage would have been allowed in general average adjusted under the unamended York Antwerp Rules 1994.

- (2) liabilities, loss or damage including, without limitation, liability for the cost of any remedial works or clean-up operations, arising as a result of the presence in, or the escape or discharge or threat of escape or discharge from, any land based dump, site, storage or disposal facility of any substance previously carried on the ship whether as cargo, fuel, stores or waste and whether at any time mixed in whole or in part with any other substance whatsoever.

Damage to property (other than by pollution)

3.9 Liabilities for loss of or damage to, or interference with rights in relation to, any property not being any ship or any cargo or other property therein or the cargo or other property intended to be or being or having been carried in the ship.

Towage of the ship

3.10.1 Liabilities under the terms of a contract for the towage of the ship which:

- (1) relate to the risks set out in the other paragraphs of rule 3; and
- (2) arise under a contract for towage undertaken in the ordinary course of trading for the purpose of entering, leaving or manoeuvring within a port; or
- (3) arise under a contract for the towage of cargo barges; or
- (4) arise under a contract which has been approved by the managers.

Towage by the ship

3.10.2 Liabilities under the terms of a contract for, or arising out of, the towage by the ship of any ship or object where:

- (1) such liabilities relate to the risks set out in the other paragraphs of rule 3; and
- (2) the towage is undertaken for the purpose of saving life or property at sea; or
- (3) the ship is towing under a United Kingdom, Netherlands or Scandinavian standard towage contract, the current Lloyd's standard form of salvage agreement – no cure no pay, or other towage contract containing similar exclusions of liabilities to these market forms; or
- (4) the contract is on knock-for-knock terms; or
- (5) a contract on knock-for-knock terms is likely to be unlawful or unenforceable in whole or part and the contract under which the towage takes place:
 - a does not impose on the member any liability to any person arising out of any act, neglect or default of the owner of the tow or any other person; and
 - b limits the liability of the member, or preserves his right to limit, to the maximum extent possible by law; or
- (6) the contract has been approved by the managers.

Wreck liabilities

- 3.11.1** Liabilities for or incidental to the raising, removal, destruction, lighting or marking of the wreck of the ship. The value of the wreck and all stores and materials saved must be deducted from any reimbursement and only the balance is recoverable.
- 3.11.2** Liabilities resulting from the actual or attempted raising, removal or destruction of the wreck of the ship. Unless the board otherwise determines, a member is not entitled to be reimbursed by the club in respect of any liabilities if:
- (1) he has employed independent contractors to perform the relevant operations and has not taken reasonable measures to provide that under the terms of the contract the risk of incurring the relevant liabilities fell upon the contractors; and
 - (2) those contractors have not taken out such insurance as was reasonable to insure themselves against such risks. No liabilities insured under a contractor's policy are recoverable from the club.
- 3.11.3** Liabilities resulting from the presence or involuntary shifting of the wreck of the ship caused by the casualty or event which led to the loss of the ship. Unless the board otherwise determines, a member is not entitled to be reimbursed by the club in respect of any liability incurred more than two years after the ship became a wreck.
- 3.11.4** Liabilities for or incidental to the raising, removal, destruction or disposal of cargo which is being, or has been, carried on the ship. The value of all cargo saved accruing to the member must be deducted from any reimbursement and only the balance is recoverable.

Exclusions to rule 3.11

- (1) There shall be no recovery if the member has, without the agreement of the managers, transferred his interest in the wreck other than by abandonment, at any time after the ship became a wreck.
- (2) There shall be no recovery unless the raising, removal, destruction, lighting or marking of the wreck, or the raising, removal, destruction or disposal of cargo, was compulsory by law or was undertaken with the agreement of the managers.
- (3) Unless the board otherwise determines, a member is not entitled to reimbursement in respect of any liability unless he took reasonable measures to raise, remove, destroy, light or mark the wreck, or raise, remove, destroy or dispose of cargo.

Quarantine expenses

- 3.12** 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 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 would be quarantined.

Cargo liabilities

3.13.1 Liabilities for loss or shortage of, or damage to, or other responsibility in respect of, cargo or other property intended to be, or being, or having been carried in, on or by the ship arising out of any breach by the member, or by any person for whose acts, neglect or default he may be legally liable, of his obligation properly to load, handle, stow, carry, keep, care for, discharge and deliver such cargo or property, or out of unseaworthiness or unfitness of the ship.

3.13.2 The extra costs incurred by the member:

- (1) in the actual discharge or disposal of damaged or worthless cargo, provided that he can only recover such costs if he has no recourse to recover them from any other party; or
- (2) as a direct consequence of the failure by cargo interests to collect or remove cargo from the place of discharge or delivery, provided that he can only recover such costs to the extent they exceed the proceeds of the sale of the cargo and he has no recourse to recover them from any other party.

3.13.3 Liabilities for loss of or damage to or responsibility in respect of cargo or other property being carried by means of transport other than the ship, for which the member may be liable under a contract of carriage, approved by the managers, providing for carriage partly to be performed by the ship.

Exclusions to rule 3.13

Unless the board otherwise determines, there shall be no recovery in respect of liabilities arising out of:

- (1) the carriage of cargo on contractual terms more onerous to the carrier than those of the Hague or Hague-Visby Rules, or equally wide exemptions of the carrier from liability, save where it is on such terms solely by reason of the incorporation by law of the Hamburg Rules or parts thereof, to the extent that the liabilities exceed those which would have been incurred had the contract been on the Hague, Hague-Visby or Hamburg terms as applicable, unless the contract has been approved in advance by the managers

Hague and Hague-Visby rules

Deviation

- (2) a deviation, or as a consequence of a deviation, from the contractually agreed voyage, which may deprive the member of the right to rely on defences or rights of limitation which would otherwise have been available to him, unless the managers have agreed that cover may continue unprejudiced

Loading

- (3) the failure to arrive or late arrival of the ship at a port of loading, or the failure to load or delay in loading any particular cargo other than under a bill of lading already issued

Discharge

- (4) the discharge of cargo at a place other than that stipulated in the contract of carriage

Documentation and delivery

- (5) the delivery of cargo carried under a negotiable document of title without production of that document by the person to whom delivery is made except where the cargo has been carried under the terms of a non-negotiable document, and has been properly delivered as required by that document, notwithstanding that the member may be liable under the terms of a negotiable document of title issued by or on behalf of a party other than the member providing for carriage in part upon the ship and in part upon another ship or by another mode of transport

- (6) delivery of cargo carried under a non-negotiable document without production of such document by the person to whom delivery is made, where such production is required by the express terms of that document or the law to which that document, or the contract of carriage contained in or evidenced by it, is subject, except where the member is required by any other law to which he is subject to deliver or relinquish custody or control of the cargo, without production of such document

- (7) the issue of a document containing or evidencing the contract of carriage recording the loading or shipment or receipt for shipment on a date other than the date on which the cargo was in fact loaded, shipped or received

- (8) a document containing or evidencing the contract of carriage issued with the knowledge of the member or his master with an incorrect description of the cargo or its quantity or condition

Finished steel products

- (9) the carriage of finished steel products, unless the member has arranged for a preloading survey to be carried out by a club-approved surveyor at each port of shipment, and the bills of lading have been claused in accordance with the findings of the surveyor as to the condition of cargo at the time of loading

- Deck cargo** (10) loss of, damage to or responsibility in respect of cargo carried on deck unless it is carried under a contract of carriage which permits it to be carried on deck and either the contract states that it is being so carried and exonerates the member from all liability in respect of such cargo or it is customary to carry such cargo on deck, or such carriage has been approved by the managers
- Detention** (11) the arrest or detention of the ship pursuant to a claim against the member, liability for which is not covered under the rules
- Valuables** (12) the carriage of valuables, unless such carriage has been approved by the managers
- Value declared on bill of lading** (13) goods carried under a document containing or evidencing the contract of carriage where the value per unit, piece or package has been stated to be in excess of US\$2,500, or the equivalent in any other currency, which may deprive the member of the right to rely on defences or rights of limitation which would otherwise have been available to him, to the extent that such liabilities exceed that sum.
- Unrecoverable general average contributions** 3.14 The proportion of general average, special charges or salvage which the member is or would be entitled to claim from cargo or from another party which is not recoverable solely by reason of a breach of the contract of carriage.
- Exclusions to rule 3.14**
- (1) If the contribution is irrecoverable by reason of a deviation, rule 3.13 exclusion (2) applies to any claim under rule 3.14.
- (2) The board may reject or reduce a claim if the contract of carriage under which the cargo was being carried did not include Article IV Rule (2)(a) of the Hague Rules, as amended by the Hague-Visby Rules, or an equally wide exemption from liability.
- Ship's proportion of general average** 3.15 Ship's proportion of general average, special charges or salvage not recoverable under the hull policies by reason of the value of the ship being assessed at a sound value in excess of the insured value under the hull policies. The board may determine the proper value (being the market value of the ship without commitment) for which the ship should have been insured under the hull policies, and the club shall pay only the amount of the ship's proportion of general average which would not have been recoverable under the hull policies, if the ship had been insured thereunder at such value.
- Fines** 3.16 Fines imposed on the member or upon any other person whom he reasonably reimburses or is legally liable to indemnify:
- 3.16.1 for short or over delivery of cargo, or for failure to comply with regulations concerning the declaration of goods or the documentation of cargo

- 3.16.2** for smuggling or breach of any customs or immigration law or regulation
- 3.16.3** in respect of the accidental escape or discharge of any substance, so long as the member is insured for pollution liabilities by the club subject to his terms of entry and the relevant limit of liability.
- 3.16.4** for any other matter to the extent that the member has satisfied the board that he took all such steps as appear to the board to be reasonable to avoid the event giving rise to the fine; in addition, any amounts claimed in respect of such fine are recoverable only to the extent the board may determine.

Exclusions to rule 3.16

Unless the board otherwise determines, there shall be no recovery in respect of a fine imposed for or arising out of:

- (1) overloading
- (2) illegal fishing
- (3) any personal act or default on the part of the member or his managers
- (4) wilful misconduct on the part of any person unless the member has been compelled by law to pay the fine.

Enquiry expenses

- 3.17** Costs and expenses incurred in protecting a member's interests before a formal enquiry into a casualty to the ship where, in the opinion of the managers, a claim upon the club is likely to arise, or in other cases as the board determines.

Interference by lawful authorities

- 3.18** Costs and expenses incurred in protecting a member's interests in cases of interference by any lawful authority of any country, but only to the extent that those costs and expenses have been incurred with the prior agreement of the managers, or to the extent that the board determines.

Confiscation of ship by customs authorities

- 3.19** Loss of the ship following its confiscation by any legally empowered body in respect of the infringement of any customs law or regulation but only if and to the extent that, notwithstanding rule 5.1, the board decides that the member shall recover from the club.

Exclusions to rule 3.19

- (1) The amount recoverable shall not exceed the market value of the ship at the date of the confiscation.
- (2) The member must have satisfied the board that he took all such steps as appear to the board to be reasonable to prevent the infringement of the customs law or regulation giving rise to the confiscation.



(3) No claim will be considered by the board until the member has been deprived of his interest in the ship.

**Sue and
labour**

3.20 Extraordinary costs and expenses reasonably incurred on or after the occurrence of any event liable to give rise to a claim upon the club and incurred solely for the purpose of avoiding or minimising any liability against which the member is insured by the club, but only to the extent that those costs and expenses have been incurred with the prior agreement of the managers, or to the extent that the board determines.

Exclusion to rule 3.20

Unless the managers or the board otherwise decide, there shall be deducted from such costs and expenses the deductible which would have been applicable had the liability or expenditure against which the member is insured by the club been incurred.

Omnibus

3.21 Any liabilities which the board may determine to be within the scope of club cover, but only to the extent that it decides that the member shall recover from the club.

SECTION D: EXCLUDED RISKS

- Risks covered by hull policies** **4.1** Unless otherwise agreed by the managers, there shall be no recovery from the club in respect of any liabilities which would be recoverable from hull underwriters if the ship were, at the time of the incident giving rise to such liabilities, fully insured under hull policies on terms equivalent to those of the usual Lloyd's marine policy with the Institute Time Clauses (Hulls) 1.10.83 attached; furthermore, unless otherwise agreed by the managers, there shall be no recovery in respect of any franchise or deductible borne by the member under such policies.
- Double insurance** **4.2** Unless otherwise agreed by the managers, there shall be no recovery in respect of any liabilities recoverable under any other insurance or which would have been so recoverable:
- (1) apart from any terms in such other insurance excluding or limiting liability on the ground of double insurance; and
 - (2) if the ship had not been entered in the club with cover for the risks set out in the rules.
- War risks** **4.3** Unless otherwise agreed by the managers, there shall be no recovery in respect of any liabilities, irrespective of whether a contributory cause of the same being incurred was any neglect on the part of the member or his servants or agents, incurred as a result of:
- (1) war, civil war, revolution, rebellion, insurrection or civil strife arising therefrom, or any hostile act by or against a belligerent power, or any act of terrorism;
 - (2) capture, seizure, arrest, restraint or detainment (barratry and piracy excepted) and the consequences thereof or any attempt thereat;
 - (3) mines, torpedoes, bombs, rockets, shells, explosives or other similar weapons of war, save that this exclusion does not apply to liabilities which arise solely by reason of:
 - a the transport of any such weapons whether on board the ship or not; or
 - b the use of any such weapons, either as a result of government order or with the agreement of the board or the managers, where the reason for such use was the avoidance or mitigation of liabilities which would otherwise fall within the cover given by the club.

In the event of any dispute as to whether or not any act constitutes an act of terrorism, the decision of the board shall be final.

Radioactive contamination 4.4

There shall be no recovery in respect of any liabilities, irrespective of whether a contributory cause of the same being incurred was any neglect on the part of the member or his servants or agents, directly or indirectly caused by or arising from:

- (1) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; or
- (2) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; or
- (3) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter; or
- (4) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter

other than liabilities arising out of carriage of 'excepted matter' (as defined in the Nuclear Installations Act 1965 of the United Kingdom or any regulations made thereunder) as cargo in the ship, and such further exceptions as the board may approve.

Guarantees, undertakings and certificates 4.5

Notwithstanding the exclusions in rules 4.3 and 4.4, the club will discharge on behalf of the member liabilities arising under a demand made pursuant to the issue by the club on behalf of the member of:

- (1) a guarantee or other undertaking to the Federal Maritime Commission under Section 2 of US Public Law 89-777; or
- (2) a certificate in compliance with Article VII of the International Conventions on Civil Liability for Oil Pollution Damage 1969 and 1992 or any amendments thereof; or
- (3) an undertaking to the International Oil Pollution Compensation Fund 1992 in connection with STOPIA; or
- (4) a certificate in compliance with Article 7 of the International Convention on Civil Liability for Bunker Oil Pollution Damage 2001

4.6 The member shall indemnify the club to the extent that any payment under any such guarantee, undertaking or certificate is or would have been recoverable in whole or in part under a standard P&I war risks policy had the member complied with the terms and conditions thereof.

**Unlawful and
hazardous
trades**

- 4.7 The member agrees that any payment by the club under any such guarantee, undertaking or certificate shall, to the extent of any amount recovered under any policy of insurance or additional cover provided by the club, be by way of loan and there shall be assigned to the club to the extent and on the terms the managers determine to be practicable, all the rights of the member under any other insurance and against any third party.
- 4.8 No claim is recoverable if it arises out of or is consequent upon the ship blockade running or being employed in an unlawful carriage, trade, voyage or operation, or if the board determines that the carriage, trade, voyage or operation was imprudent, unsafe, unduly hazardous or improper.

SECTION E: EXCLUDED LOSSES

- 5 Except as provided in this rule or otherwise agreed by the managers, there shall be no recovery in respect of:
- Hull damage** 5.1 Loss of or damage to the ship or any part thereof, save as provided for in rule 3.19.
- Equipment damage** 5.2 Loss of or damage to any equipment, containers, lashings, stores, or fuel on board the ship to the extent that they are owned or leased by the member or any associated company.
- Repairs** 5.3 The cost of repairs to the ship or any charges or expenses in connection therewith save as provided for in rules 3.14 and 3.15.
- Loss of hire** 5.4 Loss of freight or hire or any proportion thereof in relation to the ship, unless such loss, with the agreement of the managers, forms part of a claim for liabilities in respect of cargo.
- Detention** 5.5 Loss arising out of demurrage on, detention of, or delay to the ship or, except as provided for in rules 3.1.6 and 3.4, running costs of the ship, unless such costs, with the agreement of the managers, form part of a claim for liabilities in respect of cargo.
- Cancellation** 5.6 Loss arising out of the cancellation of any contract or engagement in relation to the ship.
- Bad debts** 5.7 Loss arising out of irrecoverable debts or the insolvency of any person.
- Pollution** 5.8 Liabilities arising out of the actual, or threatened, escape or discharge of any substance save as provided for in rule 3.8.
- Salvage** 5.9 Salvage or other services in the nature of salvage provided to the ship, and any liabilities in connection therewith, other than such as may be covered under rules 3.5, 3.8.5, 3.14 or 3.15.
- 5.10 Liabilities arising out of salvage operations conducted by the ship or provided by a member other than liabilities arising out of salvage operations conducted by the ship for the purpose of saving or attempting to save life at sea.
- Specialist operations** 5.11 Liabilities incurred during the course of performing specialist operations including but not limited to 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 and tank cleaning (other than on the ship), but excluding fire-fighting, to the extent that such liabilities arise as a consequence of:
- (1) claims brought by any party for whose benefit the work has been performed, or by any third party (whether connected with any party for whose benefit the work has been performed or not), in respect of the specialist nature of the operations; or

- (2) the failure to perform such specialist operations by the member or the fitness for purpose or quality of the member's work, products or services; or
- (3) any loss of or damage to the contract work including, but not limited to materials, components, parts, machinery, fixtures, equipment and any other property which is or is destined to become a part of the completed project which is the subject of the contract under which the ship is working, or to be used up or consumed in the completion of such project.

This exclusion does not apply to liabilities incurred in respect of:

- a injury, illness or death of any person on board the ship
- b wreck removal of the ship
- c oil pollution emanating from the ship or the threat thereof

but only to the extent that such liabilities are covered by the club in accordance with these rules.

Drilling and production operations

5.12.1 Liabilities incurred in respect of the ship, being a drilling ship or any other ship employed to carry out drilling or production operations in connection with oil or gas exploration or production, including any accommodation unit moored or positioned on site as an integral part of any such operations, to the extent that such liabilities arise out of or during drilling or production operations.

5.12.2 A ship shall be deemed to be carrying out production operations if, inter alia, it is a storage tanker or other ship engaged in the storage of oil, and either the oil is transferred directly from a producing well to the storage ship; or the storage ship has oil and gas separation equipment on board and gas is being separated from oil while on board the storage ship other than by natural venting.

Heavy lift ships

5.13 Loss of or damage to or wreck removal of cargo carried on a semisubmersible heavy lift ship or any other ship designed exclusively for the carriage of heavy lift cargo, save to the extent that such cargo is being carried under the terms of a contract on Heavycon terms or any other terms approved by the managers.

Submarines and divers

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
- (2) the activities of professional or commercial divers where the member is responsible for such activities, other than:
 - a activities arising out of salvage operations being

conducted by the ship where the divers form part of the crew of that ship (or of diving bells or other similar equipment or craft operating from the ship) and where the member is responsible for the activities of such divers; and

- b** incidental diving operations carried out in relation to the inspection, repair or maintenance of the ship or in relation to damage caused by the ship; and
- c** recreational diving activities.

Non-marine personnel

5.15

Liabilities incurred in respect of:

- (1)** personnel (other than marine crew) on board the ship (being an accommodation vessel) employed other than by the member where there has not been a contractual allocation of risks between the member and the employer of the personnel approved by the managers;
- (2)** hotel and restaurant guests and other visitors and catering personnel of the ship when she is moored (other than on a temporary basis) and is open to the public as a hotel, restaurant, bar or other place of entertainment.

Waste disposal

5.16

Liabilities incurred in connection with any claim brought against the member arising out of waste incineration or disposal operations carried out by the ship, other than any such operations carried out as an incidental part of other commercial activities, not being specialist operations.

Paperless trading

5.17

Liabilities and losses arising from the use of any electronic trading system, other than an electronic trading system approved by the managers, to the extent that such liabilities and losses would not (save insofar as the managers otherwise determine) have arisen under a paper trading system.

For the purpose of this rule:

- (1)** an electronic trading system is any system which replaces or is intended to replace paper documents used for the sale of goods and/or their carriage by sea or partly by sea and other means of transport and which:
 - a** are documents of title; or
 - b** entitle the holder to delivery or possession of the goods referred to in such documents; or
 - c** evidence a contract of carriage under which the rights and obligations of either of the contracting parties may be transferred to a third party.
- (2)** a 'document' shall mean anything in which information of any description is recorded including, but not limited to, computer or other electronically-generated information.

**Direction
of the board**

- 5.18** The liabilities set out in rule 5 may be recoverable to the extent that they may be treated as expenses arising under rule 3.20, or are approved by the board.

SECTION F: SCOPE OF RECOVERY AND LIMITS

- Net loss** **6.1** If a member incurs any of the liabilities set out in rule 3, he is entitled to recover the net amount of such liabilities, deducting any costs and expenses which would have been incurred in any event together with any savings accruing to him and any recoveries made by him, unless otherwise agreed by the managers.
- Limits of recovery** **6.2.1** Unless and to the extent the board otherwise determines, under no circumstances shall the recovery by any person exceed:
- (1) the amount to which the member is entitled to limit his liability, or would have been so entitled under any relevant law had he so petitioned;
 - (2) if less than the full tonnage of the ship is entered in the club, such proportion of the amount referred to in rule 6.1 as the entered tonnage bears to the full tonnage of the ship;
 - (3) any other limit contained in the rules or set out in the member's certificate of entry.
- 6.2.2** If the claims of all insured parties in respect of liabilities insured by the club exceed or may exceed in the aggregate any limit of cover set out in the rules or in the certificate of entry:
- (1) the member shall be entitled to recover in respect of such claims in priority to the claims of any other insured parties and any joint entrants shall be entitled to recover in respect of such claims in priority to the claims of any co-assureds;
 - (2) where the aggregate of the claims of the member exceeds or may exceed the said limit, the member shall be entitled to recover in respect of such claims to the exclusion of any claims of any other insured parties;
 - (3) where the aggregate of the claims of any joint entrants exceeds or may exceed the said limit or any part thereof remaining after application of rule 6.2.2(1), any joint entrant shall be entitled to recover in respect of such claims
 - a to the exclusion of any claims of any co-assureds; and
 - b only such proportion of the remaining part of the limit as the claim of that joint entrant bears to the total of all claims of all joint entrants;
 - (4) where the aggregate of the claims of any co-assureds exceeds or may exceed the said limit or any part thereof remaining after the application of rules 6.2.2(1) and (3), any co-assured shall be entitled to recover in respect of such claims only such proportion of the remaining part of the limit as the claim of that co-assured bears to the total of all claims of all co-assureds.
- 6.2.3** If in the opinion of the managers the claims of all insured parties in the aggregate exceed or may exceed any limit set out in the rules or in the

certificate of entry, the managers may defer payment of a claim or any part thereof.

6.3 Any limits on the cover provided by the club apply in the aggregate to all insured parties and affiliated or associated companies.

6.4 The club shall not be liable to any insured party in respect of any liabilities except to the extent of the funds which the club is able to recover from the members or other persons liable for the same.

**Recovery by
owner for oil
pollution
claims**

6.5 Subject to any lower limits of cover contained in the rules or set out in the member's certificate of entry the following limits apply:

(1) the aggregate liability of the club for all claims in respect of oil pollution arising under any one owner's entry, including all claims arising in respect of charterers insured as joint entrants or as co-assureds under any one owner's entry, shall be limited to US\$1 billion any one event;

(2) in the event that there is more than one owner's entry in respect of the same ship with the club and/or with any other insurer participating in the Pooling Agreement the aggregate recovery in respect of all oil pollution claims arising under such owners' entries shall not exceed US\$1 billion any one event, and the liability of the club under each such owner's entry shall be limited to such proportion of US\$1 billion as the claims arising under that owner's entry bear to the aggregate of all such claims recoverable from the club and any such other insurer;

(3) when the ship entered under an owner's entry provides salvage or other assistance to another ship following a casualty, all claims for oil pollution howsoever arising incurred by the ship shall be aggregated with all claims incurred in respect of oil pollution by any other ships whilst engaged in providing salvage or other assistance in connection with the same casualty, when and to the extent that those ships either:

a are entered under owners' entries in the club and covered for the oil pollution risks set out in rule 3.8; or

b are covered for those risks under owners' entries with any other club participating in the Pooling Agreement.

In such circumstances the limit of liability of the club in respect of the ship shall be such proportion of US\$1 billion as the said claims for oil pollution incurred by the ship bear to the aggregate of all claims in respect of oil pollution of all such other ships in connection with the said casualty.

**Recovery by
owner for
passenger and
crew claims**

6.6 For the purposes of rules 6.6, 6.7 and 6.8, and without prejudice to anything else contained in the rules, 'passenger' means a person carried onboard a ship under a contract of carriage or who, with the consent of the carrier, is accompanying a vehicle or live animals covered by a contract for the carriage of goods, and 'crew' means any other person onboard a ship who is not a passenger.

- 6.7** Unless otherwise limited to a lesser sum, the club's aggregate liability arising under any one owner's entry shall not exceed:
- (1) US\$2 billion any one event in respect of liability to passengers; and
 - (2) US\$3 billion any one event in respect of liability to passengers and crew.
- 6.8** Where there is more than one owner's entry in respect of the same ship in the club and/or with any other insurer participating in the Pooling Agreement:
- (1) the aggregate of claims in respect of liability to passengers recoverable from the club and/or such other insurers shall not exceed US\$2 billion any one event and the liability of the club shall be limited to such proportion of that sum as the claim recoverable by such persons from the club bears to the aggregate of all such claims otherwise recoverable from the club and all such insurers;
 - (2) the aggregate of all claims in respect of liability to passengers and crew recoverable from the club and/or such other insurers shall not exceed US\$3 billion any one event and the liability of the club shall be limited:
 - a where claims in respect of liability to passengers have been limited to US\$2 billion in accordance with rule 6.8(1), to such proportion of the balance of US\$1 billion as the claims recoverable by such persons in respect of liability to crew bears to the aggregate of all such claims otherwise recoverable from the club and all such insurers; and
 - b in all other cases, to such proportion of US\$3 billion as the claims recoverable by such persons in respect of liability to passengers and crew bears to the aggregate of all such claims otherwise recoverable from the club and all such insurers.

Recovery by charterer and consortiums

6.9 Subject to any lower limitations of cover contained in the rules or set out in the member's certificate of entry, and unless otherwise agreed by the managers, the following limits apply:

Charterer

- (1) in respect of all claims arising under any one charterer's entry, or arising in respect of charterers insured as joint entrants or as co-assureds under any one owner's entry, or arising out of the member's capacity as slot or space charterer, recovery is limited to US\$350 million any one event;

Consortiums

- (2) in respect of any claim against the member arising out of the carriage of cargo in whole or in part on other ships not owned or chartered by the member operating in a consortium or joint service of which the member is a party at the relevant time, all insured parties covered under the same group rating agreement are not entitled to recover in respect of all the ships employed

under that consortium or joint service more than US\$350 million in the aggregate any one event;

- (3) where all insured parties covered under the same group rating agreement have more than one ship employed under a consortium or joint service at the material time and one or more of those ships is entered with any other insurer participating in the Pooling Agreement, the liability of the club to all insured parties covered under the same group rating agreement is limited to such proportion of US\$350 million as the claims incurred by the club in respect of the ships bear to the aggregate of all such claims incurred by the club and any such other insurers.

Member's property

- 6.10** If a claim arises following a collision involving two ships belonging to the same member, he is entitled to recover from the club, and the club has the same rights, as if the ships had belonged to different owners.
- 6.11** If a claim arises under rules 3.7 or 3.9 following loss of or damage to any ship, cargo or other property or object belonging to the member in respect of whose ship the claim arose, the member is entitled to recover from the club, and the club has the same rights, as if such ship, cargo or other property or object lost or damaged had belonged to a third party, but only to the extent that such loss or damage is not recoverable under any other insurance upon the said ship, cargo or other property or object.
- 6.12** If the cargo in respect of which a claim arises under rule 3.13 is the property of the member, he is entitled, subject to the exclusions to rule 3.13, to recover such liabilities as would have been recoverable if that property belonged to a third party and that third party had concluded a contract of carriage with the member.

Amounts owing to the club

- 6.13** The club is not liable to make any payment in respect of any claim while any sum is due from the member, or due in respect of a ship entered under the same group rating agreement; however, if any payment is made, the club may deduct any sum which is due from a member relating to any policy year.

Interest

- 6.14** In no case is interest payable on sums due from the club.

Pay to be paid

- 6.15** Unless the managers otherwise determine, it is a condition precedent of a member's right to recover in respect of any liabilities that he must have first discharged or paid the same out of funds belonging to him unconditionally and not by way of loan or otherwise.

Crew claims

- 6.16.1** Notwithstanding rule 6.15, where a member has failed to discharge a legal liability to pay damages or compensation for crew injury, illness or death, the club shall discharge or pay such claim on the member's behalf directly to such crewmember or dependant thereof.
- 6.16.2** There shall be no recovery unless the crewmember or dependant has no enforceable right of recovery against any other party and would otherwise be uncompensated.

- 6.16.3** Subject to rule 6.16.4, the amount payable by the club shall under no circumstances exceed the amount which the member would have been able to recover from the club under the rules and his terms of entry.
- 6.16.4** Where the club is under no liability to the member by virtue of rule 17.3, the club shall nevertheless discharge or pay that claim to the extent only that it arises from an event occurring prior to the date of cancellation, but as agent only of the member, and the member shall be liable to reimburse the club for the full amount of such claim.
- Deductibles**
- 6.17** Any sum recoverable shall be subject to such deductible as has been agreed by the managers or, if not so agreed, shall be subject to the standard deductibles determined by the board from time to time. Unless otherwise agreed, deductibles shall apply any one event.
- 6.18** The club may undertake the defence of a member or institute legal proceedings on his behalf in respect of any amount not recoverable by reason of any deductible for ascertaining the legal position of the member. Although the club may pay the costs of such legal proceedings, the member shall bear any damages therein adjudged or awarded against him.
- Wilful misconduct**
- 6.19** Unless the board otherwise decides, no claim is recoverable in respect of any liabilities which in its opinion have been incurred owing to the privity or wilful misconduct of an insured party.
- Obligation to sue and labour**
- 6.20** A member must at all times take all reasonable steps to avoid or minimise any loss, damage or liability in respect of which he may be insured by the club. If a member is in breach of this obligation, the board may reject any claim by the member for reimbursement or reduce the sum payable by the club.
- Waiver of subrogation**
- 6.21** Where a charterer or other party is named as a joint entrant or co-assured and a waiver of subrogation is required under a contract, rights of subrogation against such joint entrant or co-assured are waived only where the managers have agreed such a waiver; any such waiver applies only in respect of those liabilities which are borne by the member or other joint entrant under the terms of the relevant contract and not to any liabilities which are to be borne by the charterer or other party.
- Sanctions**
- 6.22** The member shall in no circumstances be entitled to recover from the club that part of any liabilities, costs and expenses which is not recovered by the club from parties to the Pooling Agreement and/or under any reinsurance(s) because of a shortfall in recovery from the parties or reinsurers thereunder by reason of any sanction, prohibition or adverse action against them by a state or international organisation or the risk thereof if payment were to be made by such parties or reinsurers. For the purposes of this rule 6.22 "shortfall" includes any failure or delay in recovery by the club by reason of the parties or reinsurers making payment into a designated account in compliance with the requirements of any state or international organisation.

SECTION G: OBLIGATIONS WITH REGARD TO CLAIMS

- Notification**
- 7.1** A member must promptly notify the managers in writing:
- (1) of every matter; and
 - (2) of every claim made by a third party against him
- which may lead to a claim for recovery.
- 7.2** A member must submit his claim for reimbursement of any liabilities within 12 months of discharging or settling them, and must produce in support of each claim all information the managers may require.
- Documentation**
- 7.3** A member must notify the managers of any information or documentation in his power, custody, control or knowledge relevant to any matter and must, as soon as requested by the managers, give to the club and/or to the experts or lawyers appointed to act on his behalf all such documentation and allow it to be inspected and copied.
- 7.4** A member must allow the managers, or the appointed experts or lawyers, to interview any person employed by the member whom the managers consider may have knowledge of the matter. If any such person is required to give evidence at any legal proceedings relating to a matter, the member will use his best endeavours to make sure he attends.
- Developments**
- 7.5** A member must keep the managers fully informed of the progress of any matter which will or may cause the member to incur liabilities for which he may be insured by the club, including any costs and expenses, and of any action proposed in relation to such matter.
- Settlement**
- 7.6** A member must not settle, compromise or admit liability for any matter for which he may be insured by the club without the approval of the managers or without complying with any requirements of the managers for making provision for any costs or expenses incurred by the club. If he does so, he will be liable to pay by way of indemnity to the club such sum as the managers may determine against the costs and expenses it may have been put to in respect of such matter.
- Recovery**
- 7.7** Where a member has made a claim against another party and has become entitled to a recovery there shall be credited and paid to the club from such recovery an amount corresponding to the sum paid by the club, including any interest and costs, or such lesser sum as the managers may determine.
- 7.8** A member who incurs any costs or expenses without the agreement of the managers, or without the matter being conducted by an expert or lawyer appointed or previously approved by the managers, will not be entitled to reimbursement of such costs or expenses by the club without the approval of the managers.

- Evidence** 7.9 A member must not withhold any evidence which it is or may be relevant to disclose, or make any false statement. If such evidence is withheld or concealed any liabilities already incurred or reimbursed by the club must be repaid by the member.
- Powers of the managers relating to the handling of claims** 8.1 The managers have the right to control or direct the conduct of any matter or legal proceedings relating to any liabilities in respect of which the member is or may be insured in whole or in part, and in particular to direct the member to use a particular expert or lawyer.
- 8.2 The managers have the right to require the member to settle, compromise or otherwise dispose of any matter or proceeding in such manner as they see fit.
- 8.3 The managers may at any time on notice to the member withdraw their approval of any expert or lawyer appointed to act on behalf of the member; in such circumstances the member will have no further entitlement to reimbursement of any of the costs or expenses of that expert or lawyer unless and to the extent the board otherwise determines.
- 8.4 The managers may at any time appoint, on behalf of a member at the expense of the club, experts or lawyers to deal with any matter which may result in liabilities in respect of which the member may be covered under the rules.
- Effect of non compliance** 8.5 If a member fails to comply with any requirement under rules 7 and 8, the club shall not be under any obligation to reimburse him unless the board otherwise determines.
- Security** 9.1 The club is under no obligation to provide security on behalf of a member, but where it is provided it shall be on such terms as the managers consider appropriate and shall not constitute any admission of liability by the club for the claim in respect of which it is given.
- 9.2 A member on whose behalf the club has provided security, with or without the member's express authority, shall on demand replace the security or pay to the club a sum corresponding to the amount of such security whether or not such amount may be recoverable in whole or in part from the club.
- 9.3 In no case shall the club be liable for the detention of the ship, or for any other detention or attachment of a member's assets, or for any damage whatsoever caused to a member by reason of the provision or non-provision of security.
- 9.4 A member shall upon demand reimburse the club such sum or sums as the club has paid on his behalf or under security provided by the club to the extent that such payment is, in the opinion of the managers, in respect of liabilities not recoverable from the club.

SECTION H: APPLICATION AND ENTRY

- Application**
- 10.1** The applicant must provide the managers with all material particulars and information together with any additional particulars and information as the managers may require.
- 10.2** The applicant warrants on his own behalf and on behalf of any other person that he has provided all material information and that all such information is, so far as he knows or could with reasonable diligence ascertain, true and complete, and will remain so throughout the period of insurance. The information so provided forms the basis of the contract of insurance between the applicant and the club.
- 10.3** The managers may, without giving any reason, refuse any application for the entry of a ship in the club.
- Entry**
- 11.1** Unless the managers otherwise decide, each person whose entry has been accepted under the rules becomes a member of the club. Whenever the managers accept an entry by way of reinsurance, the insurer reinsured by the club or person insured by such an insurer may, if the managers agree, become a member.
- 11.2** The member is obliged to disclose any change in any material information relating to an entry including, but not limited to, change of: management, flag, classification society, nationality of crew, trading or operating area or nature of trade or operation. Upon such disclosure the managers may amend the member's premium rating or terms of entry, or terminate the entry in respect of such ship.
- 11.3** The managers may accept an entry on terms as to premium other than those set out in the rules, in particular on a fixed premium basis.
- 11.4** The member is bound by and must observe and perform the obligations under the rules, and must provide the managers with electronic and postal addresses for service of notices.
- 11.5** The member warrants that he is, in relation to the ship:
- (1)** her owner or charterer; or
 - (2)** a manager or operator having control of her operation and employment; or
 - (3)** any other person in possession and control of her.
- 11.6** Under a charterer's entry, the member warrants that he will, unless otherwise agreed with the managers, declare to the club all ships chartered by him.
- Certificates of entry**
- 12.1** The managers will send the member a certificate of entry stating the date of commencement of cover and the terms and conditions on which the ship has been accepted for insurance.

12.2 If at any time there is a variation in the terms of entry, the managers will send the member an endorsement stating the terms of such variation and the date from which such variation is to be effective.

12.3 Every certificate of entry issued is conclusive evidence as to its terms; if the managers believe that such documentation contains any error or omission they may issue a new certificate or endorsement which will be conclusive as aforesaid.

Joint entrants 13.1 The managers may accept an application from a member for another person or persons to become joint entrants in respect of that member's entry. Each joint entrant has an independent right of recovery from the club.

13.2 Unless otherwise agreed by the managers, the member and all joint entrants are jointly and severally liable to pay all amounts due to the club in respect of such entry.

13.3 The member and each joint entrant warrants that the joint entrant is, in relation to the ship:

- (1) interested in her operation, management or manning; or
- (2) the holding company or the beneficial owner of the member or of any person interested in her operation, management or manning; or
- (3) a mortgagee; or
- (4) the charterer.

13.4 The member warrants that he has at all times full power and authority to act in the name of and/or on behalf of all joint entrants.

Co-assureds 13.5 The managers may accept an application from a member for another person or persons to become co-assureds in respect of that member's 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 the member which, if the member has entered into a contract with the co-assured, means those liabilities which are to be borne by the member under such contract. Cover does not extend to any amount which would not have been recoverable from the club by the member 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.

13.7 Once the club has indemnified a co-assured it shall not be under any further liability to any person in respect of that claim.

Insured parties 13.8 The receipt by an insured party of any sums paid by the club in respect of such an entry is sufficient discharge by the club for the same.

- 13.9** Any provision of the rules by which an insured party ceases either to be insured or to be entitled to recover from the club is deemed to apply to all insured parties. Failure by an insured party to comply with any of the obligations under the rules is deemed to be the failure of all insured parties.
- 13.10** Conduct of an insured party which would have entitled the club to decline to indemnify it is deemed to be the conduct of all insured parties.
- 13.11** The contents of any communication between an insured party and the club is deemed to be within the knowledge of all insured parties.
- 13.12** The cover provided to joint entrants and co-assureds does not extend to any liabilities or disputes either among such joint entrants and co-assureds, or with the member.
- Charterer named as joint entrant or co-assured** **13.13 a** Unless otherwise agreed by the managers, where a charterer is named as a joint entrant or co-assured, all insured parties, including such charterer, warrant that the charterer is either:
- (1)** an affiliated or associated charterer; or
 - (2)** has contracted with the member or a joint entrant for the provision of services to or by the ship and that contract has been approved by the managers.
- b** Any charterer named as a co-assured in accordance with rule 13.13 a (2) above is only covered for liabilities which are to be borne by the member or other joint entrant under the terms of the relevant contract and would, if borne by the member or that joint entrant, be recoverable by either from the club.
- Group entries** **13.14** The managers may accept an entry on the basis that the ship is part of a group rating agreement and assess premium accordingly.
- 13.15** One person must be designated group principal and any communication from or on behalf of the club to the group principal is deemed to be within the knowledge of all insured parties in the group and any communication from and action taken by the group principal is deemed conclusively to be made with the full approval of any and all insured parties within that group.
- 13.16** All persons entering ships under a group rating agreement and the group principal remain jointly and severally liable to pay all amounts due to the club in respect of any and all ships in the same group.
- Affiliated and associated companies** **13.17** In the case of a claim which would be recoverable from the club being enforced against an affiliated or associated company of a member, but not of a joint entrant or a co-assured, such company shall, if the member so requires in writing, be entitled

to recover such sum from the club but only to the extent to which the member would have been entitled to recover if the claim had been enforced against him.

Breach of warranty

- 13.18** In the event of any breach of the warranties set out in rules 10.2, 11.5, 11.6 and 13.4, all insured parties' insurance shall terminate automatically from the time of the breach. In such circumstances the member shall be, and remain, liable for all premium, including overspill calls, up to the time of the breach.
- 13.19** In the event of any breach by a joint entrant or co-assured of the warranties set out in rules 13.3 and 13.13, the joint entrant's or co-assured's insurance shall terminate automatically from the time of the breach. If a joint entrant is in breach, he shall be, and remain, liable for all premium, including overspill calls, up to the time of the breach.

Assignment

- 14.1** No insurance given by the club and no interest under the rules or under any contract between the club and any member may be assigned without the agreement of the managers. Any assignment made without such agreement shall, unless the managers otherwise determine, be of no effect and the assignee shall have no rights against the club.
- 14.2** In the event that the managers agree, the club is entitled in settling any claim presented by the assignee to deduct or retain such amount as the managers may then estimate to be sufficient to discharge any actual or potential liabilities of the assignor to the club.

SECTION I: SHIP STANDARDS AND SURVEYS

- Classification and condition of ships** 15.1 Unless otherwise agreed by the managers, the following are conditions of the insurance of every ship:
- (1) the ship must be and remain fully classed with a classification society approved by the managers.
 - (2) any matter in respect of which the classification society might make recommendations about action to be taken must be promptly reported to the society.
 - (3) the member must comply with all the rules, recommendations and requirements of the classification society within the time or times specified by that society.
 - (4) the managers may inspect any document, and/or obtain any information relating to the maintenance of the ship's class, in the possession of any classification society with which the ship is or at any time has been classed, and the member authorises such society to disclose such documents and/or information to the managers for whatever purposes they may consider necessary.
 - (5) the member must comply with all statutory requirements of the ship's flag state relating to the construction, adaptation, condition, fitment, equipment, manning and operation of the ship and must at all times maintain the validity of such statutory certificates as are required or issued by or on behalf of the ship's flag state, including those in respect of the ISM and ISPS codes.
- 15.2 Unless and to the extent the board otherwise decides, a member is not entitled to any recovery in respect of any liabilities arising during a period when any of the conditions in rule 15.1 have not been complied with.
- Entry surveys** 15.3 The managers may, as a condition of acceptance or renewal of entry in the club, appoint a surveyor to inspect an applicant's or member's ship. In the light of such survey, the managers may decline the application, refuse to renew the entry or impose conditions on the terms of entry as they see fit.
- Routine or claim surveys and reviews** 15.4 The managers may at any time, or following an incident which will or may cause the member to incur liabilities for which he may be insured by the club, appoint a surveyor to inspect a member's ship or undertake a review of the member's operations within a specified period. If the ship is not made available for survey, or the review does not take place, within such period, no claim for recovery as a result of any incident arising after the expiry of such period will be allowed unless the board otherwise determines.

- Surveys following lay-up** **15.5** In the event that a member has laid the ship up for more than 90 consecutive days he must, unless otherwise agreed by the managers, notify them of his intention to trade the ship at least seven days before she resumes trading. The managers may then require the member to have that ship inspected by a surveyor appointed by them. In the event that the member does not notify the club of his intention to trade the ship, no claim for recovery will be allowed unless the board otherwise determines.
- Effect on terms of entry** **15.6** In the light of a survey or review the managers may:
- (1) terminate the member's entry; or
 - (2) amend, vary or impose conditions on the terms of entry as they see fit.
- Effect of non compliance** **15.7** Any recommendations made by the managers or a surveyor following any survey or review must be carried out within the time specified by, and to the satisfaction of, the managers and no recovery shall be allowed in respect of any incident arising after any such recommendations have been made until they have been complied with to the satisfaction of the managers, unless the board otherwise determines.
- Disclosure of survey reports** **15.8** Every applicant or member:
- (1) consents to and authorises the disclosure by the managers to any insurer participating in the Pooling Agreement of any survey of a ship undertaken on behalf of the club; and
 - (2) waives any rights or claims against the club or the managers of whatsoever nature arising in respect of or relating to the contents of or opinions expressed in any survey so disclosed.
- 15.9** Such survey may only be disclosed to another insurer participating in the Pooling Agreement when an application for entry of such ship is made thereto; and the disclosure of the survey shall be for the limited purpose only of that insurer considering an application to enter such ship for insurance.

SECTION J: PERIOD OF INSURANCE

- Policy year**
- 16.1** Unless otherwise agreed at the time of entry or set out in the rules, the insurance provided by the club begins at the time stated in the member's certificate of entry, and continues until noon GMT on the following 20 February, and thereafter, unless terminated in accordance with the rules, from policy year to policy year.
- 16.2** If a member does not wish to continue the insurance in respect of the ship he must give notice in writing to the managers not later than 30 days before the expiry of the period of insurance.
- 16.3** The ship may not be withdrawn at any other time or in any other manner except with the consent of the managers.
- Managers' notice**
- 16.4** The managers may, in respect of the ship, at any time and without giving any reason:
- (1) give to a member seven days' notice that he is not entitled to any recovery in respect of any claim arising during the period from expiry of that notice until such further time as the managers specify; or
 - (2) terminate the entry on 30 days' notice in writing given not later than 30 days before the expiry of the period of insurance.
- Pro-rata premium**
- 16.5** Subject to rules 18.8 and 21.1 to 21.8, a member is only liable for premiums in respect of the ship for the current policy year pro-rata for the period from the time stated in the member's certificate of entry until noon GMT:
- (1) on the day ownership was legally transferred; or
 - (2) on the day the ship became an actual or constructive total loss or such later date as the managers may determine; or
 - (3) on the date of cessation of insurance.
- Cessation of insurance**
- 17.1** A member shall cease to be insured by the club in respect of any and all ships entered by him if:
- (1) being an individual, he dies, becomes of unsound mind, or bankrupt or makes any arrangement with his creditors generally; or
 - (2) being a company, a resolution is passed for its voluntary winding-up or an order is made for its compulsory winding up or it is dissolved or seeks protection from its creditors under any applicable bankruptcy or insolvency laws or any similar event occurs in any applicable jurisdiction.
- 17.2** A member shall cease to be insured by the club in respect of any ship entered by him if:

- (1) he sells or assigns the whole or any part of his interest in the ship, unless the managers have agreed to such assignment and to an assignment of the relevant insurance by the club pursuant to rule 14.1; or
- (2) the ship becomes, or is accepted by hull underwriters as, an actual or constructive total loss, or there is a compromise reached with hull underwriters, or the managers decide, that the ship can be considered or deemed to be an actual or constructive total loss, except as regards liabilities flowing directly from the casualty which gave rise to the actual or constructive loss of the ship, or such later date as the managers may determine; the managers may, however, agree to extend the period of insurance on such terms as they think fit; or
- (3) notice is given under rules 16.2 to 16.4 and is not withdrawn by agreement before the expiry of the period of insurance; or
- (4) the entry is terminated or ceases in accordance with rules 15 or 16.4; or
- (5) the ship is employed by the member in a carriage, trade or on a voyage which will thereby in any way howsoever expose the club to the risk of being or becoming subject to any sanction, prohibition or adverse action in any form whatsoever by any state or international organisation, unless the managers shall otherwise determine.

**Cancellation
of insurance**

17.3 If a member fails to pay when due and demanded by the managers any sum owing from him to the club including any sum for which he is liable under rule 13.16:

- (1) unless and to the extent the board otherwise decides, a member will not be entitled to any recovery in respect of any claim arising from the date of such failure until the date such sum owing to the club is paid in full; and
- (2) his insurance will be cancelled, whether or not it may already have ceased for some other reason, if after service on him of a notice stating that there are sums owing and requiring payment by a specific date he fails to pay any sum in full on or before such date.

17.4 The managers may, but are not obliged to, specify the amount outstanding; any inaccuracy in the demand as to the amount stated to be owing shall not invalidate the notice unless there is no sum owing at all.

**Effect of
cessation of
insurance**

17.5 When a member ceases to be insured in respect of any ship or at all ("the date of cessation") then:

- (1) such member and his successors are, and remain, liable for all premium in respect of that part of the policy year

for which the ship was on risk, and previous policy years, unless otherwise agreed pursuant to rule 19; and

- (2) the club remains liable for all claims arising out of any event occurring before the date of cessation, but is under no liability for anything occurring after the date of cessation.

17.6 When a member ceases to be insured under rule 16.4 he remains liable for premium for the policy year in which the cessation occurs pro-rata only for the period beginning with the date of entry and ending with the date of termination.

17.7 When a member ceases to be insured by virtue of rule 17.2(2), he continues to be insured by the club in respect of wreck liabilities in accordance with rules 3.8.6 and 3.11, and on such other terms as may be agreed by the managers.

**Effect of
cancellation
of insurance**

17.8 When a member's insurance is cancelled under rule 17.3 then:

- (1) subject to rules 21.1 to 21.8, if the cancellation occurs while the member is, but for the cancellation, insured, such member and his successors are, and remain, liable for all premium in respect of the policy year during which the date specified in the notice ('the date of cancellation') occurs pro-rata only for the period beginning with the date of entry and ending with the date of cancellation and in respect of previous policy years irrespective of whether or not notice has been given under rule 17.3;
- (2) if the cancellation occurs after the member has ceased to be insured for some other reason, such member and his successors remain liable for all premium as provided for in rule 17.5(1);
- (3) the club ceases to be liable for any claims in respect of any ships entered by such member:
 - a which may arise by reason of any event occurring after the date of cancellation; or
 - b which have accrued or arisen during a policy year for which sums remained owing but unpaid by the member in full or in part at the date of cancellation; or
 - c which may have accrued or arisen in any year other than one referred to in (3)b above, whether or not the club may have admitted liability for such claims or may have known, at the date of cancellation, that a claim was likely to accrue.

SECTION K: PREMIUMS

Mutual premiums	18.1	Members who have ships entered in the club in respect of any policy year, not being a closed policy year, other than on fixed premium terms, insure each other against liabilities which they or any of them may incur or become liable to pay and contribute to the funds of the club required to meet: (1) all its liabilities and other outgoings, actual or anticipated; (2) all provisions the board deems it expedient to make.
	18.2	Members agree to pay all premium and other sums determined by the board, in such manner and at such time as the board may require.
Estimated total premium	18.3	Before or at the beginning of each policy year, the club shall levy upon members an estimated total premium (ETP) calculated on the basis of the premium rating per entered ton. The board decides the number of installments in which payment is to be made and payment will be made accordingly unless otherwise agreed by the managers.
	18.4	If at any time the board determines that the whole of the ETP is not required to meet the obligations of the club: (1) it may declare a discount of such percentage of the ETP as it may decide; and (2) the liability of the members to pay ETP under rule 18.3 shall be reduced accordingly.
	18.5	Before the start of a policy year the board may decide the percentage by which there is to be a general change in the premium ratings of all members. Unless otherwise agreed between the managers and a member, the premium ratings so changed will apply in respect of such policy year.
	18.6	If a member ceases to be insured in respect of any ship before any installment of ETP becomes payable, the managers will, subject to rule 17.5(1), decide how and when any such sum is to be paid, provided that it will be immediately payable if the member has no other ships entered in the club, or subsequently withdraws all his ships.
Supplementary calls	18.7	The board may levy one or more supplementary calls in any open policy year if it determines that the funds or reserves of the club are insufficient for that year, or for any other purpose.
Laid-up returns	18.8	If a ship is laid-up in a safe port without any cargo on board for 30 or more consecutive days after finally mooring there, the member is, subject to rule 18.9, allowed a pro-rata return of premium up to a maximum rate of 75%. Any lay-up return is reduced pro-rata for any period of shifting within the port during lay-up.

Exclusions to rule 18.8

- (1) There shall be no return of overspill calls.
- (2) Unless otherwise agreed by the managers, there shall be no return if:
 - a there are crew on board the ship other than for security or for maintenance necessary for the safety of the ship; or
 - b repairs are carried out other than for the safety of the ship.

18.9 If a member does not notify and submit his claim for reimbursement to the managers in writing within three months under rule 16.5, or within three months of the end of the policy year under rule 18.8, no allowance or return shall be made unless the managers otherwise determine.

Releases

19.1 Upon the cessation of insurance of any ship, a member may be released from all further liability for premium to the club, other than in respect of any overspill call.

19.2 The managers will calculate the amount required to so release the member ("the release call") by reference to such percentage of the premium rating as the board may decide.

19.3 Within the time specified by the managers, the member may elect to pay either the release call or all further premium as they fall due.

19.4 If the member elects to pay all further premium as they fall due he must, unless he has other ships remaining in the club under an owner's entry, provide at his own expense within the time specified by the managers, a guarantee acceptable to the managers for the full amount of the release call. If he fails to provide the guarantee within the time specified, the release call automatically becomes payable.

19.5 If during the period that the member is still liable to pay further premium he no longer has any ships remaining in the club, he must immediately provide a guarantee acceptable to the managers for the full amount of all release calls in respect of all his ships.

19.6 If, after the original release call is calculated, the board amends the release percentage, the managers may re-calculate the release call.

19.7 The managers may impose such other terms and conditions as they think fit.

19.8 A member who has paid a release call is under no liability for any premium in respect of any ship which is the subject of the release call assessed after the date of the release, other than for any overspill call, and has no right to share in any return of premium which the board may thereafter decide to make.

- Payment** **20.1** Any premium or other sums due shall be designated in such currency, and be payable in such manner and at such time, as the managers may specify. If any sum due is not paid on the specified date, time being of the essence, such member shall pay interest on the amount outstanding from that date until the date of payment at such rate as the board determines. The managers may, however, waive payment of interest in whole or in part.
- Lien** **20.2** The club is entitled to, and the member grants, a lien on the ship in respect of any amount owed by the member to the club.
- Closed policy years** **20.3** Subject to rules 21.9 to 21.12, the board may decide to close any policy year at any time.
- 20.4** If the premium obtained exceeds the liabilities and other outgoings falling upon the club for that year, the board may either carry the surplus to reserves or return it in whole or in part to the persons who paid such premium in proportion to the aggregate premium paid by them in such policy year.
- 20.5** If at any time after a policy year has been closed it appears to the board that the liabilities, other than overspill claims, and other outgoings arising in respect of the year exceed or are likely to exceed the premium, other than overspill calls, in respect of the year then the board may decide to provide for such deficiency by:
- (1) utilising funds either from reserves or standing to the credit of any different closed policy year; or
- (2) levying one or more supplementary calls in respect of any open policy year.
- Reserves** **20.6** The board may:
- (1) establish and maintain such reserves or other accounts as it thinks fit;
- (2) transfer any sum standing to the credit of any policy year to any reserve;
- (3) apply the sums in any reserve for any purpose and may at any time transfer sums from one reserve to another.
- Investment** **20.7** The funds of the club may be invested in any way the board may determine.
- 20.8** Unless the board otherwise determines, all funds relating to any policy year or reserve shall be pooled and invested as one fund.
- 20.9** The board may apply investment returns to any policy year or reserve as it thinks fit.

SECTION L: OVERSPILL CALLS AND CLAIMS

- Payment**
- 21.1** The funds required to pay any overspill claim incurred by the club shall be provided:
- (1) from such sums as the club is able to recover from the other parties to the Pooling Agreement as their contributions to the overspill claim; and
 - (2) from such sums as the club is able to recover from any special insurance which may, in the determination of the board, have been effected to protect the club against the risk of payments of overspill claims; and
 - (3) from such proportion as the board determines of any sums standing to the credit of such reserves as the board may have established; and
 - (4) by levying one or more overspill calls in accordance with rules 21.4 to 21.7, irrespective of whether the club has sought to recover or has recovered all or any of the sums referred to in rule 21.1(2) but provided the board shall first have made a determination in accordance with rule 21.1(3); and
 - (5) from any interest accruing to the club on any funds provided as aforesaid.
- 21.2** The funds required to pay such proportion of any overspill claim incurred by any other party to the Pooling Agreement which the club is liable to contribute under the terms of the Pooling Agreement shall be provided in the manner specified in rules 21.1(1) to (5).
- 21.3** To the extent that the club intends to provide funds required to pay any overspill claim incurred by it in the manner specified in rule 21.1(4), the club shall only be required to pay such overspill claim as and when funds are received by it, provided that it can show from time to time that, in seeking to collect such funds, it has taken the steps referred to in rules 22.3(1) and (2).
- Levying**
- 21.4** If the board shall:
- (1) at any time determine that funds are or may in future be required to pay part of an overspill claim (whether incurred by the club or by any other party to the Pooling Agreement); and
 - (2) have made a declaration under rule 21.9 or 21.11 that a policy year shall remain open for the purpose of levying an overspill call or calls in respect of that overspill claim;
- it may, at any time or times after such declaration has been made, levy one or more overspill calls in respect of that overspill claim in accordance with rule 21.5.

- 21.5** The board shall levy any such overspill call:
- (1) on all members entered in the club on the overspill claim date in respect of ships entered by them at that time, notwithstanding the fact that, if the overspill claim date shall be in a policy year in respect of which the club has made a declaration under rule 21.11, any such ship may not have been entered in the club at the time the relevant event occurred; and
 - (2) at such percentage of the Convention Limit of each such ship as the board shall decide.
- 21.6** An overspill call shall not be levied in respect of any ship entered on the overspill claim date with an overall limit of cover equal to or less than the group reinsurance limit.
- 21.7** The board shall not levy on any member in respect of the entry of any one ship an overspill call or calls in respect of any one overspill claim exceeding in the aggregate 2.5% of the Convention Limit of that ship.
- 21.8** If at any time after the levying of an overspill call upon the members entered in the club in any policy year, it shall appear to the board that the whole of such overspill call is unlikely to be required to meet the overspill claim in respect of which such overspill call was levied, the board may decide to dispose of any excess which in the opinion of the board is not so required in one or both of the following ways:
- (1) by transferring the excess or any part thereof to reserves in accordance with rule 20.6; or
 - (2) by returning the excess or any part thereof to those members who have paid that overspill call in proportion to the payments made by them.

**Closing of
policy years**

- 21.9** If at any time prior to the expiry of a period of 36 months from the commencement of a policy year ('the relevant policy year'), any of the parties to the Pooling Agreement sends a notice ('an overspill notice') in accordance with the Pooling Agreement that an event has occurred in the relevant policy year which has given or at any time may give rise to an overspill claim, the board shall as soon as practicable declare that the relevant policy year shall remain open for the purpose of levying an overspill call or calls in respect of that claim and the relevant policy year shall not be closed for the purpose of making an overspill call or calls in respect of that claim until such date as the board shall determine.
- 21.10** If at the expiry of the period of 36 months provided for in rule 21.9, no overspill notice as therein provided for has been sent, the relevant policy year shall be closed automatically for the purpose of levying overspill calls only, whether or not closed for any other purposes, such closure to have effect from the date

falling 36 months after the commencement of the relevant policy year.

21.11 If at any time after a policy year has been closed in accordance with rules 21.9 and 21.10, any of the parties to the Pooling Agreement sends an overspill notice in accordance with the Pooling Agreement that an event has occurred in that policy year which has given or at any time may give rise to an overspill claim, the board shall as soon as practicable declare that the earliest subsequent open policy year (not being a policy year in respect of which the board has already made a declaration in accordance with rule 21.9 or 21.11) shall remain open for the purpose of levying an overspill call or calls in respect of that claim and such open policy year shall not be closed for the purpose of making an overspill call or calls in respect of that claim until such date as the board shall determine.

21.12 A policy year shall not be closed for the purpose of levying overspill calls save in accordance with rules 21.9 to 21.12.

Security

21.13 If:

- (1) the board makes a declaration in accordance with rule 21.9 or 21.11 that a policy year shall remain open for the purpose of levying an overspill call or calls; and
- (2) a member who is liable to pay any such overspill call or calls as may be levied by the board in accordance with rules 21.1 to 21.8 ceases or has ceased to be insured by the club for any reason, or the board determines that the insurance of any such member may cease

the board may require such member to provide to the club by such date as the board may determine ('the due date') a guarantee or other security in respect of the member's estimated future liability for such overspill call or calls, such guarantee or other security to be in such form and amount ('the guarantee amount') and upon such terms as the board may deem to be appropriate in the circumstances.

21.14 Unless and until such guarantee or other security as is required by the board has been provided by the member, the member shall not be entitled to recovery from the club of any claims whatsoever and whensoever arising in respect of any and all ships entered in the club for any policy year by him or on his behalf.

21.15 If such guarantee or other security is not provided by the member to the club by the due date, a sum equal to the guarantee amount shall be due and payable by the member to the club on the due date, and shall be retained by the club as a security deposit on such terms as the board may deem to be appropriate in the circumstances.

21.16 The provision of a guarantee or other security as required by the board, including a payment in accordance with rule 21.15, shall in no way restrict or limit the member's liability to pay such overspill call or calls as may be levied by the club in accordance with rules 21.1 to 21.8.

Recoverability 22.1 Without prejudice to any other applicable limit, any overspill claim incurred by the club shall not be recoverable from the club in excess of the aggregate of:

- (1) that part of the overspill claim which is eligible for pooling under the Pooling Agreement but which, under the terms of the Pooling Agreement, is to be borne by the club; and
- (2) the maximum amount that the club is able to recover from the other parties to the Pooling Agreement as their contributions to the overspill claim.

22.2 The aggregate amount referred to in rule 22.1 shall be reduced to the extent that the club can evidence:

- (1) that costs have been properly incurred by it in collecting or seeking to collect:
 - a overspill calls levied to provide funds to pay that part of the overspill claim referred to in rule 22.1(1); or
 - b the amount referred to in rule 22.1(2); or
- (2) that it is unable to collect an amount equal to that part of the overspill claim referred to in rule 22.1(1) which it had intended to pay out of the levy of overspill calls because any overspill calls so levied, or parts thereof, are not economically recoverable, provided that if, due to a change in circumstances, such amounts subsequently become economically recoverable, the aggregate amount referred to in rule 22.1 shall be reinstated to that extent.

22.3 In evidencing the matters referred to in rule 22.2(2) the club shall be required to show that:

- (1) it has levied overspill calls in respect of the overspill claim referred to in rule 22.1 on all members entered in the club on the overspill claim date in accordance with and in the maximum amounts permitted under rules 21.1 to 21.8; and
- (2) it has levied those overspill calls in a timely manner, has not released or otherwise waived a member's obligation to pay those calls and has taken all reasonable steps to recover those calls.

22.4 To the extent that the club intends to provide funds required to pay any overspill claim incurred by it in the manner specified in rule 21.1(4), the club shall only be required to pay such overspill claim as and when such funds are received by it, provided that it can show from time to time that, in seeking to collect such funds, it has taken the steps referred to in rules 22.3(1) and (2).

**Collectability
of overspill
calls**

- 22.5** Any of the issues referred to in rule 22.6 on which the club and a member cannot agree shall be referred to a panel constituted in accordance with arrangements established in the Pooling Agreement ('the Panel') which, acting as a body of experts and not as an arbitration tribunal, shall determine the issue.
- 22.6** Rules 22.6 to 22.17 shall apply to any issue of whether, for the purpose of applying any of rules 22.2, 22.3 and 22.4 in relation to any overspill claim ('the relevant overspill claim'):
- (1)** costs have been properly incurred in collecting or seeking to collect overspill calls; or
 - (2)** any overspill call or part thereof is economically recoverable; or
 - (3)** in seeking to collect the funds referred to in rule 21.4, the club has taken the steps referred to in that rule.
- 22.7** If the Panel has not been constituted at a time when a member wishes to refer an issue to it, the board shall, on request by the member, give a direction for the constitution of the Panel as required under the Pooling Agreement.
- 22.8** The board may, and on the direction of the member shall, give such direction as is required under the Pooling Agreement for the formal instruction of the Panel to investigate any issue and to give its determination as soon as reasonably practicable.
- 22.9** The Panel shall in its discretion decide what information, documents, evidence and submissions it requires in order to determine an issue and how to obtain these, and the board and the member shall co-operate fully with the Panel.
- 22.10** In determining any issue referred to it under rules 22.6 to 22.17 the Panel shall endeavour to follow the same procedures as it follows in determining issues arising in respect of the relevant overspill claim which are referred to it under the Pooling Agreement.
- 22.11** In determining an issue the members of the Panel:
- (1)** shall rely on their own knowledge and expertise; and
 - (2)** may rely on any information, documents, evidence or submission provided to them by the club or the member as they see fit.
- 22.12** If the three members of the Panel cannot agree on any matter, the view of the majority shall prevail.
- 22.13** The Panel shall not be required to give reasons for any determination.

- 22.14** The Panel's determination shall be final and binding upon the club and the member, subject only to rule 22.15, and there shall be no right of appeal from such determination.
- 22.15** If the Panel makes a determination on an issue referred to in rules 22.6(2) or (3) the board or the member may refer the issue back to the Panel, notwithstanding rule 22.14, if it considers that the position has materially changed since the Panel made its determination.
- 22.16** The costs of the Panel shall be paid by the club.
- 22.17** Costs, indemnities and other sums payable to the Panel by the club in relation to any overspill claim, whether the reference to the Panel has been made under rules 22.6 to 22.17 or under the Pooling Agreement, shall be deemed to be costs properly incurred by the club in respect of that overspill claim for the purposes specified in rule 22.2(1).

SECTION M: GENERAL TERMS AND CONDITIONS

Powers of board and managers

- 23.1** Whenever any power under the rules is:
- (1) vested in the board, it may be delegated to any subcommittee of the board or to the managers;
 - (2) conferred or imposed upon the managers, or is delegated to them under rule 23.1(1), it is exercisable by the managers, or by any authorised employee or agent.

23.2 Any power referred to in rule 23.1 is exercisable in the board's, or the managers', absolute discretion. The board and the managers are not required to give reasons for any decision or determination.

23.3 Whenever the managers' agreement or approval is required by the rules, it must be given in writing, and no agreement or approval shall be of any effect in the absence of such written agreement.

Notices

24.1 All notices and documents required by the rules to be given to the club or to the managers must be in writing and addressed to the managers.

24.2 All notices and documents required by the rules to be served on a member may be served as the managers decide either personally, or by post, fax or e-mail to him:

- (1) at his address as recorded by the managers; or
- (2) at any other address he has notified the managers as being his address for service; or
- (3) at any address of a broker or agent through whom any ship has been entered in the club.

24.3 Every notice and document served personally is deemed served on the day of service; if served by post, fax or e-mail is deemed served on the second day after posting or sending. Proof of posting is sufficient proof of service by post, while the managers' record of any electronic communication is sufficient proof of service by other means.

Website

24.4 The managers may send or supply any notice or document to members by making it available on the club's website, and it is deemed delivered when the relevant members are notified that it is available on the website.

Law and jurisdiction

25.1 All insured parties submit to the jurisdiction of the English courts in respect of any action brought by the club to recover any sums which the managers may consider to be due from an insured party. However the club is entitled to commence and maintain any action to recover any sums which the managers may consider to be due from an insured party in any jurisdiction.

- 25.2** If any other dispute between an insured party and the club arises out of or in connection with the rules, other than an issue referred to in rule 22.6, it must first be referred to the board notwithstanding that the board may have already considered the matter which has given rise to the dispute, and such reference shall be on written submissions only.
- 25.3** No insured party is entitled to maintain any legal proceedings against the club unless and until the matter has been submitted to the board and the board has given its decision.
- 25.4** If, after the dispute has been referred to the board in accordance with rule 25.2, an insured party does not accept the decision of the board, the parties will attempt to settle it by mediation in accordance with the CEDR model mediation procedure. Unless otherwise agreed between the parties, the mediator will be nominated by CEDR. The mediation will take place in London and in English. The mediation agreement shall be governed by the substantive law of England. The English courts shall have exclusive jurisdiction to settle any claim, dispute or difference which may arise out of, or in connection with, the mediation.
- 25.5** If the dispute is not settled by mediation within 14 days of commencement of the mediation or within such further period as the parties may agree in writing, the dispute shall be referred to and finally resolved by arbitration in London before two arbitrators, one to be appointed by each of the parties, and an umpire to be appointed by the two arbitrators. The submission to arbitration and all the proceedings therein shall be subject to the Arbitration Act 1996 and any statutory modifications thereof.

SECTION N: DEFINITIONS

26 In the rules the following words and expressions have the following meanings:

The rules: the P&I class rules of the club for the time being in force.

The Act: The Standard Steamship Owners' Protection and Indemnity Association (Bermuda) Limited Consolidation and Amendment Act 1994 and every modification thereof for the time being in force.

The bye-laws: the bye-laws for the time being of the club.

The club: The Standard Steamship Owners' Protection and Indemnity Association (Bermuda) Limited.

Affiliated or associated charterer: where both the member or a joint entrant and the charterer are under common ownership or the member or a joint entrant or the charterer respectively either owns at least 50% of the shares in and voting rights of the others or owns a minority of the shares in the others and can procure that it is managed and operated in accordance with its wishes.

Applicant: any person seeking to enter a ship on his own or another's behalf or on whose behalf an application is made.

Board: the directors for the time being of the club or, as the context may require, a quorum of directors present at a duly convened meeting of the board.

Cargo: goods (other than a container supplied by or on behalf of a member) carried under a contract of carriage.

Certificate of entry: a document issued pursuant to rule 12.1 including any endorsement thereto.

Charterer's entry: an entry which has a charterer, not being a bareboat or demise charterer, as member.

Container: any device or receptacle in or on which cargo is carried and which is either designed to be, or expected to be, carried in the ship.

Convention Limit: in respect of a ship, the limit of liability of the shipowner for claims (other than claims for loss of life or personal injury) at the overspill claim date, calculated in accordance with Article 6 paragraph 1(b) of the International Convention on Limitation of Liability for Maritime Claims 1976 ('the Convention') and converted from SDRs into US dollars at the rate of exchange conclusively certified by the board as being the rate prevailing on the overspill claim date, provided that, where a ship is entered for a proportion ('the relevant proportion') of its tonnage only, the Convention Limit shall be the relevant proportion of the limit of liability calculated and converted as aforesaid, and each ship shall be deemed to be a seagoing ship to which the Convention applies, notwithstanding any provision in the Convention to the contrary.

Crew: any person employed as part of a ship's complement under the terms of a crew agreement or other contract of service or employment to serve on board the ship, whether or not on board that ship.

Demise or bareboat charterer: a charterer who has sole possession of the ship and sole control of her management and crew.

Effects: includes clothes, documents, navigation and other technical instruments and tools, but does not include valuables.

Fines: includes penalties and other impositions similar in nature to fines.

General excess loss reinsurance contract: the excess of loss reinsurance policies as defined in the Pooling Agreement.

Group rating agreement: any agreement whereby the premium of the ship are assessed by reference to the record of any other ships which are or were entered through the group in the club, whether the ships are in the same registered or beneficial ownership or not.

Group reinsurance limit: the amount of the smallest claim (other than any claim, and excluding any part of a claim, arising in respect of oil pollution), including the costs and expenses associated therewith, incurred by the club or by any other party to the Pooling Agreement which would exhaust the largest limit for any type of claim (other than a claim arising in respect of oil pollution) from time to time imposed in the general excess loss contract provided that, for the purpose of this definition, all claims (other than claims or parts of claims arising in respect of oil pollution) incurred by the club or by any other party to the Pooling Agreement under the entry of any one ship arising from any one event including any claim in respect of liability for the removal or non-removal of any wreck shall be treated as if they were one claim.

Hague Rules: the International Convention for the Unification of Certain Rules relating to Bills of Lading signed at Brussels on 25 August 1924.

Hague-Visby Rules: the Hague Rules as amended by the Protocol Convention signed at Brussels on 23 February 1968.

Hull policies: the policies covering the hull and machinery of a ship, including excess liability policies.

Insured party: the member, any joint entrant and any co-assured in respect of an entry.

Knock-for-knock: a provision stipulating (1) that 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 or their sub-contractors and/or of other third parties, and (2) that such responsibility shall be without recourse to the other party and arise notwithstanding any fault or neglect of any party and (3) that each party shall, in respect of those losses, damages or other liabilities for which it has assumed responsibility, correspondingly indemnify the other party against any liability that that party shall incur in relation thereto.

Liabilities: liabilities, costs and expenses incurred by a member.

Managers: the managers for the time being of the club.

Member: every owner or other person who becomes and is for the time being a member of the club.

Overspill call: a call levied by the club pursuant to rule 21.5 for the purpose of providing funds to pay all or part of an overspill claim.

Overspill claim: that part, if any, of a claim (other than a claim arising in respect of oil pollution) incurred by the club or by any other party to the Pooling Agreement under the terms of entry of a ship which exceeds or may exceed the group reinsurance limit provided that, for the purpose of this definition, all claims (other than claims or parts of claims arising in respect of oil pollution) incurred by the club or by any other party to the Pooling Agreement under the

entry of any one ship arising from any one event including any claim in respect of liability for the removal or non-removal of any wreck shall be treated as if they were one claim.

Overspill claim date: in relation to any overspill call the time and date on which there occurred the event giving rise to the overspill claim in respect of which the overspill call is made or, if the policy year in which such event occurred has been closed in accordance with rules 21.9 and 21.10, noon GMT on 20 August of the policy year in respect of which the club makes a declaration under rule 21.11.

Owner: includes an owner, owners in partnership, owners holding separate shares in severalty, part owner, trustee, mortgagee, charterer, operator or manager, builder, insurer or reinsurer who enters a ship in the club or who is a joint entrant or co-assured.

Owner's entry: an entry other than a charterer's entry.

Passenger: any person carried or intended to be or having been carried on board the ship by virtue of a passenger contract.

Policy year: the year from noon GMT on the 20 February to noon GMT on the following 20 February.

Pooling Agreement: the Pooling Agreement between the International Group of P&I clubs for the policy year in question.

Premium: includes estimated total premium, supplementary calls, overspill calls and any other premium which may be due from a member.

Premium rating: in relation to the ship (not being a ship entered under rule 11 on terms where a fixed premium is payable) the rate per entered ton determined in accordance with rule 18.

Ship: any ship, boat, hydrofoil, hovercraft or any other description of vessel, whether completed or under construction, (including a lighter, barge or similar vessel howsoever propelled but excluding a fixed platform or a fixed rig) used or intended to be used for any purpose whatsoever in navigation or otherwise on, under, over or in water or any part of such ship, or any proportion of the tonnage thereof or any share therein.

STOPIA: Small Tanker Oil Pollution Indemnification Agreement 2006.

The ship: a ship which has been entered in the club for insurance.

Tonnage: the gross tonnage of a ship as stated in the Certificate of Registry or other official document relating to the registration of the ship.

TOPIA: Tanker Oil Pollution Indemnification Agreement 2006.

Towage: any operation in connection with the holding, pushing, pulling, moving, escorting or guiding of or standing by a ship or object.

Valuables: money, negotiable securities, gold, silverware, jewellery, ornaments or works of art.

Wilful misconduct: an act intentionally done or a deliberate omission by an insured party with knowledge that the performance or omission will probably result in injury or loss, or an act done or omitted in such a way as to allow an inference of a reckless disregard for the probable consequences.

References to the masculine gender shall include the feminine gender

References to singular numbers shall include plural numbers and vice versa.

References to persons shall include corporations.

References to rule numbers shall include any sub-paragraphs of that rule

Headings and sub-headings are for reference only and do not affect the construction of any rule.

The Standard Steamship Owners' Protection and Indemnity Association (Europe) Limited

Rules of the Protection and Indemnity Class

The rules of The Standard Steamship Owners' Protection and Indemnity Association (Europe) Limited shall be the same as the rules of The Standard Steamship Owners' Protection and Indemnity Association (Bermuda) Limited amended and varied as follows:

Unless the context otherwise requires "the club" means The Standard Steamship Owners' Protection and Indemnity Association (Europe) Limited and references to "the Act" and/or "the bye-laws" shall be deemed to be references to the Memorandum and Articles of Association of the club.

The Standard Steamship Owners' Protection and Indemnity Association (Asia) Limited

Rules of the Protection and Indemnity Class

The rules of The Standard Steamship Owners' Protection and Indemnity Association (Asia) Limited shall be the same as the rules of The Standard Steamship Owners' Protection and Indemnity Association (Bermuda) Limited amended, varied and supplemented as follows:

1 Unless the context otherwise requires "the club" means The Standard Steamship Owners' Protection and Indemnity Association (Asia) Limited and references to "the Act" and/or "the bye-laws" shall be deemed to be references to the Memorandum and Articles of Association of the club.

2 "Reinsuring club" means any Protection and Indemnity Association of which the club is a member.

3 The opening words of rule 21.1 shall be substituted by the following:

"Where the club is a member of a reinsuring club and the reinsuring club or another party to the Pooling Agreement incurs an overspill claim for all or a proportion of which the reinsuring club is liable under the terms of the Pooling Agreement or otherwise then, if the club is or may become obliged to pay the reinsuring club an overspill call in respect of such liability the funds required to pay the reinsuring club in respect of the overspill claim shall be provided."

4 Where the expression overspill claim is used this shall be deemed to include an overspill claim or any part thereof for which the reinsuring club is liable and (a) in the definition of overspill claim the words "any other party" shall be substituted with "any party"; and (b) in the definitions of group reinsurance limit and Pooling Agreement references to the club shall be understood to be references to the reinsuring club.

5 Rules 22.1 – 22.17 shall be substituted by the following rule 22.1:

"Without prejudice to any other applicable limit, there shall be no right of recovery of any overspill claim from the club in excess of the maximum amount that the club is able to recover from the reinsuring club in respect of that overspill claim."

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03

— DEFENCE RULES

SECTION A: INSURANCE

- 1.1 These rules, which are subject to the Act and the bye-laws, contain the terms upon which Defence cover is given by the club.
- 1.2 The risks for which a member is insured are set out in rule 3.
- 1.3 Rules 1, 4, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 23, 24 and 25 of the P&I class, insofar as not inconsistent, are incorporated in and form part of these rules.
- 1.4 The definitions in rule 26 of the P&I class are, to the extent they are applicable, incorporated in and form part of these rules.

SECTION B: SCOPE OF COVER

- 2.1** The costs in respect of which a member is insured are those authorised by the managers in their discretion and incurred in pursuing or defending claims, disputes or proceedings. Such costs include any which the member may become liable to pay to any third party under any order or agreement.
- 2.2** The costs must relate to a cause of action arising during the period of the ship's entry in the club and must arise out of or in relation to the operation or chartering by the member of the ship.
- 2.3** When considering whether to authorise any costs in respect of any matter, the managers may take into account, among other issues:

 - (1)** the merits
 - (2)** the enforceability of any claim
 - (3)** the costs, actual or anticipated
 - (4)** the effect on the financial position of the class or club
 - (5)** whether the member exercised reasonable care in the chartering, control or management of the ship.
- 2.4** The managers may, at any time, decline or limit the reimbursement of any costs in respect of any matter, notwithstanding that they may previously have authorised reimbursement in connection with the same matter.
- 2.5** A member's insurance is subject to the warranties, conditions, exceptions, limitations and other terms set out in the rules and his certificate of entry.

SECTION C: RISKS COVERED

- 3 Costs in respect of claims, disputes, or proceedings brought by or against a member relating to:
 - 3.1 any charterparty, contract of affreightment, bill of lading or other contract
 - 3.2 detention or loss of use of, or delay to, the ship
 - 3.3 the provision of supplies
 - 3.4 maintenance of or repair to the ship
 - 3.5 loss of or damage to the ship

Exclusion to rules 3.4 and 3.5

The club will only cover a member for costs in relation to a claim within any franchise or deductible under a hull policy if and to the extent that such franchise or deductible does not or is deemed not to exceed US\$100,000 in respect of each incident.

- 3.6 cargo operations
- 3.7 charges, disbursements or accounts
- 3.8 amounts due from or to underwriters or brokers
- 3.9 salvage, pilotage or towage services rendered by or to the ship
- 3.10 claims by or against any person on or about the ship
- 3.11 the mortgage of the ship
- 3.12 representation at official investigations or enquiries
- 3.13 claims by or against any customs, port, governmental or local authority
- 3.14 the building, modification, purchase or sale of the ship.

Exclusions to rule 3.14

- (1) there is no cover for claims arising out of a contract for the building or modification of the ship or in respect of a contract for the purchase of the ship, for claims arising before delivery of the ship to the member, unless the entry is made effective from the date of the relevant contract, or on such terms as the managers may agree;
 - (2) where a limit has been stipulated in respect of claims, it applies in the aggregate to all claims in respect of all ships entered by the insured parties or associated or affiliated companies arising out of any one contract or series of related contracts unless otherwise agreed by the managers.
- 3.15 all other matters in respect of which a member should, in the opinion of the board, be supported by the club.

SECTION D: EXCLUDED RISKS

Risks covered by insurances

4.2.1 The club will not cover a member in respect of any of the costs for which he would be covered, or could be covered in the event of the exercise of the board's discretion, if the ship were:

- (1) fully entered in The Standard Steamship Owners' Protection and Indemnity Association (Bermuda) Ltd or other insurer affording equally wide cover;
- (2) fully entered in The Standard Steamship Owners' Mutual War Risks Association Ltd or other insurer affording equally wide cover.

The Standard Steamship Owners' Protection and Indemnity Association (Europe) Limited

The Standard Steamship Owners' Protection and Indemnity Association (Asia) Limited

Rules of the Defence Class

The rules of The Standard Steamship Owners' Protection and Indemnity Association (Europe) Limited and of The Standard Steamship Owners' Protection and Indemnity Association (Asia) Limited shall be the same as the rules of The Standard Steamship Owners' Protection and Indemnity Association (Bermuda) Limited amended and varied as follows:

Unless the context otherwise requires 'the club' means The Standard Steamship Owners' Protection and Indemnity Association (Europe) Limited or The Standard Steamship Owners' Protection and Indemnity Association (Asia) Limited as the case may be and references to 'the Act' and/or 'the bye-laws' shall be deemed to be references to the Memorandum and Articles of Association of the club.

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05

— ADDITIONAL COVERS

2 4 9 8 16 2 4 9 8 101 2 4 9 8 11 2 4

2 4 9 8 12 2 4

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.

Through transport extension clause 2011

- Cover**
- 1 Liabilities arising out of the carriage of any cargo or container by or on behalf of a member in respect of:
 - 1.1 the injury, illness or death of any person, not being a person specified in rules 3.1 to 3.3
 - 1.2 loss of or damage to any property, other than any cargo carried or intended to be carried by or on behalf of the member or any container owned, hired or used by the member
 - 1.3 the necessary disinfection of any cargo or container under public health regulations, or otherwise directly consequent upon compliance by a member with any public health regulations after deducting the ordinary expenses which would have been incurred in any event apart from the outbreak of disease or the application of such regulations.
 - 1.4 Fines imposed for any offence not covered under rule 3.16 relating to the carriage of any cargo or container by or on behalf of a member.
- Exclusions**
- 2 There shall be no recovery:
 - 2.1 under paragraphs 1.1 or 1.2:
 - (1) unless the cargo or container is intended to be, or has been, carried on the ship; or
 - (2) in respect of any liabilities which would not have arisen but for the terms of any contract or indemnity, unless the contract or indemnity has been approved by the managers.
 - 2.2 under paragraph 1.1 in respect of liability to any person employed by the member (other than crew) unless the managers have agreed that the member's cover includes insurance in respect of liability to his employees
 - 2.3 under paragraphs 1.1 to 1.4 in respect of liabilities:
 - (1) for which the member is covered if the ship is entered for standard risks in the club or another insurer affording equally wide cover;
 - (2) relating to any of the risks which are excluded in the member's certificate of entry, unless otherwise agreed by the managers.
 - 3 The exclusions to rule 3.16 apply to any claim under paragraph 1.4.
- Deductible and limit of cover**
- 4 The applicable deductible and limit of club cover shall be that set out in the member's certificate of entry.

Contractual extension clause 2011

- Cover** 1 Liabilities insofar as they fall within the standard cover under rule 3, but which arise under the terms of an indemnity or contract falling outside the standard rule 3 risks. The terms of any such indemnity or contract made by the member must have been approved by the managers. Cover is limited to such sum and to such of the liabilities covered under rule 3 (and not excluded in the member's terms of entry) as may be agreed by the managers.
- Exclusions** 2 There shall be no recovery for liabilities:
- (1) for which the member is covered if the ship is entered for standard risks in the club or another insurer affording equally wide cover;
 - (2) relating to any of the risks which are excluded in the member's certificate of entry, unless otherwise agreed by the managers.
- Deductible and limit of cover** 3 The applicable deductible and limit of club cover shall be that set out in the member's certificate of entry.

Salvors' extension clauses 2011

- Cover**
- 1 Liabilities which a member, being a professional salvor, may incur arising out of salvage operations performed by him where the ship is a salvage tug or other ship intended to be used in salvage operations, but only where such cover has been first agreed by the managers. Such liabilities must relate to the risks set out in rule 3.
 - 2 Liabilities in respect of oil pollution arising out of salvage operations where such liabilities do not arise in relation to the ship but arise in connection with the member's business as a professional salvor.
 - 3 Liabilities other than oil pollution arising out of salvage operations where such liabilities do not arise in relation to the ship but arise in connection with the member's business as a professional salvor.
- Exclusions**
- 4 There shall be no recovery under paragraphs 2 and 3 for liabilities assumed under contract where they would not have arisen but for the existence of such a contract, unless they are assumed in respect of sub-contractors' tortious and/or statutory liability.
 - 5 There shall be no recovery under paragraphs 1 to 3 for liabilities:
 - (1) for which the member is covered if the ship is entered for standard risks in the club or another insurer affording equally wide cover;
 - (2) relating to any of the risks which are excluded in the member's certificate of entry, unless otherwise agreed by the managers.
 - 6 Unless otherwise agreed by the managers, it is a condition precedent of any insurance under paragraphs 2 and 3 that the member and any subsidiary, holding or associated company shall, at the time when the insurance is given, and thereafter within 30 days before the beginning of each policy year, apply to enter in the club every ship intended to be used in connection with salvage operations of which it is then the owner or operator.
- Deductible and limit of cover**
- 7 The applicable deductible and limit of club cover shall be that set out in the member's certificate of entry.

Cargo deviation clause 2011

Cover	1	Liabilities under rules 3.13 and 3.14 where such liabilities fall within the scope of exclusions (2) to (13) of rule 3.13, and exclusion (1) of rule 3.14.
Exclusions	2.1	Excluding liabilities covered elsewhere under the rules and the member's certificate of entry.
	2.2	Excluding liabilities for any loss or damage arising from: (1) inherent quality, defect or vice of cargo (2) rusting, electronic and mechanical derangement, unless caused by an external peril (3) delay and/or loss of market.
Deductible and limit of cover	3	The applicable deductible and limit of club cover shall be that set out in the member's certificate of entry.

Charterers' liability for damage to hull clause 2011

- Cover**
- 1 The member's liability as charterer of a ship (other than as bareboat or demise charterer) for:
 - 1.1 loss or damage to the ship.
 - 1.2 damages for detention or loss of use or hire or demurrage paid or due to the owner for a period during which the use of the ship is lost or the performance impaired as a result of physical damage to the ship.
 - 1.3 salvage, salvage charges and/or general average contributions in respect of charterers' freight at risk and/or charterers' bunkers and/or the ship, following loss of or damage to the ship.
 - 2 Cover is extended to indemnify the member as charterer (other than as bareboat or demise charterer) in respect of loss or damage to his bunkers on the chartered ship as a consequence of a casualty including fire, grounding, stranding, collision or total loss of the chartered ship.
- Exclusions**
- 3 There shall be no recovery for liabilities:
 - (1) for which the member is covered if the ship is entered for standard risks in the club or another insurer affording equally wide cover;
 - (2) relating to any of the risks which are excluded in the member's certificate of entry, unless otherwise agreed by the managers.
- Deductible and limit of cover**
- 4 The applicable deductible and limit of cover shall be that set out in the member's certificate of entry.

Offshore extension clauses 2011 REVISED

- Cover:** Insofar as they fall within the standard risks set out in rule 3, cover is extended to include:
- Specialist operations** 1 Liabilities incurred by the member during the course of performing specialist operations to the extent that such liabilities arise as a consequence of claims brought by any party for whose benefit the work has been performed, or by any third party (whether connected with any party for whose benefit the work has been performed or not), in respect of the specialist nature of the operations. However there shall be no recovery for any liabilities excluded by rule 5.11 (2) or (3).
- Underwater vehicles** 2 Liabilities incurred by the member in connection with any claim brought against him arising out of the operation by him of underwater vehicles (including but not limited to submarines, minisubmarines, remotely operated vehicles, autonomous underwater vehicles, sea-ploughs, scarabs, diving bells and similar equipment). However, there shall be no recovery for any loss of or damage to any underwater vehicles being operated by the member.
- Divers** 3 Liabilities incurred by the member in connection with any claim brought against him arising out of the activities of professional or commercial divers where he is responsible for such activities. However, there shall be no recovery for the injury, illness or death of divers where the member's liability arises under a contract and would not have arisen in the absence of such contract.
- Property on board** 4 Liabilities in respect of loss of or damage to property, other than cargo, stores or fuel, in the member's care, custody and control on board or being used from the ship where such liabilities are incurred pursuant to the terms of an indemnity or contract made by the member provided that the indemnity or contract has been approved by the managers in advance.
- Exclusions** 5 There shall be no recovery under paragraphs 1 to 4 for liabilities:
- (1) for which the member is covered if the ship is entered for standard risks in the club or another insurer affording equally wide cover.
 - (2) relating to any of the risks which are otherwise excluded by the rules or in the member's certificate of entry, unless otherwise agreed by the managers.
- Deductible and limit of cover** 6 The applicable deductible and limit of club cover shall be that set out in the member's certificate of entry.

P & I war risks clause 2011

Cover	1.1	Such liabilities as would be covered by the club and the member's terms of entry but for the exclusion of war risks in rule 4.3.
	1.2	This clause shall only operate in respect of the standard risks in the rules and shall not operate in respect of any special risks.
Excluded areas	2.1	At any time or times before, or at the commencement of, or during the policy year, the managers may determine that any places or areas be excluded from the cover hereunder.
	2.2	Unless otherwise agreed by the managers the cover shall cease in respect of the places or areas so determined in accordance with paragraph 2.1 upon the expiry of seven days from midnight on the day notice of such determination is given by the managers to the members.
	2.3	Unless and to the extent that the board otherwise decides there shall be no recovery from the club in respect of any claim arising out of any event within the said places or areas after such date.
Cancellation	3	Cover may be cancelled by either the club or the member giving seven days notice (such cancellation becoming effective upon the expiry of seven days from midnight on the day on which such notice is issued by or to the club).The club agrees to reinstate cover subject to agreement with the member prior to the expiry of such notice as to new terms of entry.
Automatic termination of cover	4	Whether or not notice of cancellation has been given, cover shall terminate automatically:
	4.1	upon the outbreak of war (whether there be a declaration of war or not) between any of the following: the UK, the USA, France, the Russian Federation, the People's Republic of China;
	4.2	in respect of any ship if she is requisitioned either for title or use.
Five powers war and nuclear exclusions	5	This cover excludes:
	5.1	loss, damage, liability or expense arising from:
	5.1.1	the outbreak of war (whether there be a declaration of war or not) between any of the following: the UK, the USA, France, the Russian Federation, the People's Republic of China;
	5.1.2	requisition for title or use;
	5.2	liabilities (irrespective of whether a contributory cause of the same being incurred was any neglect on the part of the member or his servants or agents) when the loss or damage, injury, illness or death or other accident in respect of which such liability arises or cost or expense is incurred, was directly or indirectly caused by or arises from:

	5.2.1	ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; or
	5.2.2	the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; or
	5.2.3	any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter; or
	5.2.4	the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter other than liabilities arising out of carriage of "excepted matter" (as defined in the Nuclear Installations Act 1965 of the United Kingdom or any regulations made thereunder) as cargo in the ship.
Chemical, biological, bio-chemical, electromagnetic weapons and computer virus exclusion	6	This paragraph shall override anything contained in this insurance inconsistent therewith.
	6.1	In no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from:
	6.1.1	any chemical, biological, bio-chemical or electromagnetic weapon;
	6.1.2	the use or operation, as a means for inflicting harm, of any computer virus.
TOPIA exclusion	7	This insurance excludes any liabilities which the member may incur under TOPIA 2006.
Deductibles	8.1	The cover shall apply, any one event, in excess of the greater of:
	8.1.1	US\$50,000; or
	8.1.2	the proper value of the ship (proper value meaning the market value of the ship free of any commitment; where the proper value exceeds US\$100 million, the proper value will be deemed to be US\$100 million); or
	8.1.3	the amount recoverable under any other policy of insurance, whether of war risks or otherwise.
	8.2	Under a charterer's entry the cover shall apply, any one event, in excess of the greater of the deductible set out in the member's certificate of entry or US\$50,000.
Limit of cover	9.1	Subject to paragraph 9.2, the limit of club cover shall be US\$500 million any one event or series thereof in the aggregate or any lesser amount specified in the certificate of entry.
	9.2	In the event that there is more than one entry by any person for P&I war risks cover in respect of the same ship with the club and/or any other insurer participating in the Pooling Agreement

or general excess loss reinsurance contract, the aggregate recovery in respect of all liabilities arising under such entries shall not exceed the amount stipulated in paragraph 9.1, and the liability of the club under each such entry shall be limited to such proportion of that limit as the claims arising under that entry bear to the aggregate of all such claims recoverable from the club and any such other insurer.

War risks clause for additional covers 2011

Cover	1	Such liabilities as would be covered by the club but for the exclusion of war risks in rule 4.3, but only in respect of any special risks set out in the certificate of entry beyond the standard risks provided by the rules without amendment.
Excluded areas	2.1	At any time or times before, or at the commencement of, or during the policy year, the managers may determine that any places or areas be excluded from the cover hereunder.
	2.2	Unless otherwise agreed by the managers cover shall cease in respect of the places or areas so determined in accordance with paragraph 2.1 upon the expiry of seven days from midnight on the day notice of such determination is given by the managers to the members.
Cancellation	3	Cover may be cancelled by either the club or the member giving seven days notice (such cancellation becoming effective upon the expiry of seven days from midnight on the day on which notice is issued by or to the club). The club agrees however to reinstate cover subject to agreement with the member prior to the expiry of such notice as to new terms of entry.
Automatic termination of cover	4	Whether or not such notice of cancellation has been given, cover hereunder shall terminate automatically:
	4.1	upon the outbreak of war (whether there be a declaration of war or not) between any of the following: the UK, the USA, France, the Russian Federation, the People's Republic of China;
	4.2	in respect of any ship in the event she is requisitioned for title or use.
Five powers war and nuclear exclusions	5	This cover excludes:
	5.1	loss, damage, liability or expense arising from:
	5.1.1	the outbreak of war (whether there be a declaration of war or not) between any of the following: the UK, the USA, France, the Russian Federation, the People's Republic of China;
	5.1.2	requisition for title or use;
	5.2	liabilities (irrespective of whether a contributory cause of the same being incurred was any neglect on the part of the member or his servants or agents) when the loss or damage, injury, illness or death or other accident in respect of which such liability arises or cost or expense is incurred, was directly or indirectly caused by or arises from:
	5.2.1	ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; or
	5.2.2	the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; or

- 5.2.3** any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter; or
- 5.2.4** the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter,
other than liabilities arising out of carriage of “excepted matter” (as defined in the Nuclear Installations Act 1965 of the United Kingdom or any regulations made thereunder) as cargo in the ship.
- 6** This paragraph overrides anything contained in this insurance inconsistent therewith.
- 6.1** In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from:
- 6.1.1** any chemical, biological, bio-chemical or electromagnetic weapon;
- 6.1.2** the use or operation, as a means for inflicting harm, of any computer virus.
- 7.1** Notwithstanding paragraph 2.1 but without prejudice to paragraphs 3, 4, 5 and 6, rules 4.3, 4.5, 4.6 and 4.7 shall not apply to a ship chartered to the member in respect of liabilities and losses covered under the charterers’ liability for damage to hull clause 2011 if:
- 7.1.1** the ship is chartered on terms to the effect that:
- (1)** the owner is entitled to refuse to send the ship to any place that is dangerous by reason of war risks (as defined in any current standard war risks insurance policy); and
 - (2)** the owner is in any event entitled to insure his interests against such war risks; and
 - (3)** the member is liable to reimburse the owner in respect of any war risks premium incurred as a result of the ship being ordered to or employed in such place,
- or on terms no less favourable to the member as regards his liability for loss or damage caused by war risks; or
- 7.1.2** having given the managers as soon as practicable notice of any voyage or deviation to, or presence within, any place specified in paragraph 2.1, the member has paid such additional premium as the managers may impose.
- 7.2** In the event of the member not requiring war risks cover for a ship sailing to or remaining in a place or area determined in accordance with paragraph 2.1, he shall so advise the managers before the commencement of the voyage or deviation and the managers shall determine whether and on what terms war risks cover shall be reinstated.

Chemical, biological, bio-chemical electromagnetic weapons and computer virus exclusion

Charterers’ liability for damage to hull

- Maintenance of standard hull war risks cover** **8** Where the ship is entered by the member as an owner's entry the member will maintain standard hull war risks cover with P&I inclusion clauses attached for not less than the hull value of the ship and this cover will respond only in excess of claims recoverable thereunder.
- Deductible** **9** The deductible shall be that applicable to the relevant special risks set out in the member's certificate of entry.
- Limit of cover** **10** The limit of club cover shall be that of the relevant special risks set out in the certificate of entry or US\$100 million, any one event, whichever is the lesser.

Bio-chemical risks inclusion clause 2011

- Cover**
- 1.1** The liability of the member:
- (1) to pay damages, compensation or expenses arising out of crew injury, illness or death (including deviation expenses, repatriation and substitute expenses and shipwreck unemployment indemnity),
 - (2) for the legal costs and expenses incurred solely for the purpose of avoiding or minimising any liability or risk insured by a club (other than under rule 3.21)
- 1.2** where such liability is not recoverable under either
- (1) cover provided by the club for such liabilities and losses as would be covered under the rules but for the exclusion of war risks in rule 4.3, or
 - (2) any underlying war risks policies covering the same risks,
- 1.3** solely by reason of the operation of an exclusion of liabilities and losses directly or indirectly caused by or contributed to by or arising from
- (1) any chemical, biological, bio-chemical or electromagnetic weapon
 - (2) the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system,
- 1.4** other than liabilities and losses arising from:
- (1) explosives or the methods of the detonation or attachment thereof
 - (2) the use of the ship or its cargo as a means for inflicting harm, unless such cargo is a chemical, biological or bio-chemical weapon
 - (3) the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.
- Excluded areas**
- 2.1** Unless and to the extent the board may otherwise decide, there shall be no recovery in respect of any liabilities and losses directly or indirectly caused by or contributed to by or arising out of any event within the places or areas or during such period as may be specified from time to time.
- 2.2** At any time or times before, or at the commencement of, or during the policy year, the club may by notice to the member change the places or areas and periods specified in paragraph 2.1 from a date and time specified by the club not being less than 24 hours from midnight on the day the notice is given to the member.

- Cancellation** **3** Cover may by notice to the member be cancelled by the club from a date and time specified by the managers, not being less than 24 hours from midnight on the day notice of cancellation is given to the member.
- Deductible** **4** The deductible is that applicable to the relevant cover set out in the certificate of entry.
- Limit of cover** **5.1** Subject to paragraph 5.2 the limit of club cover under this extension in respect of all claims shall be in the aggregate US\$30 million each ship any one event.
- 5.2** In the event that there is more than one entry by any person for bio-chemical risks cover as provided herein in respect of the same ship with the club and/or any other insurer participating in the Pooling Agreement or general excess loss reinsurance contract, the aggregate recovery in respect of all liabilities and losses arising under such entries shall not exceed the amount stipulated in paragraph 5.1 and the liability of the club under each such entry shall be limited to such proportion of that amount as the claims arising under that entry bear to the aggregate of all such claims recoverable from the club and any such other insurer.

06

— OIL SPILLS IN THE UNITED STATES

3611
3411
3211

Any oil pollution incident in the United States must be reported immediately to LeRoy Lambert at the managers' New York office:

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80 Broad Street
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New York 10004

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07

— MAPS AND CORRESPONDENTS



The correspondent listing is regularly updated and can be found on the club's website:

www.standard-club.com

The emergency telephone is manned on a 24 hour basis and should be used when notifying the club of new matters arising outside normal office hours.

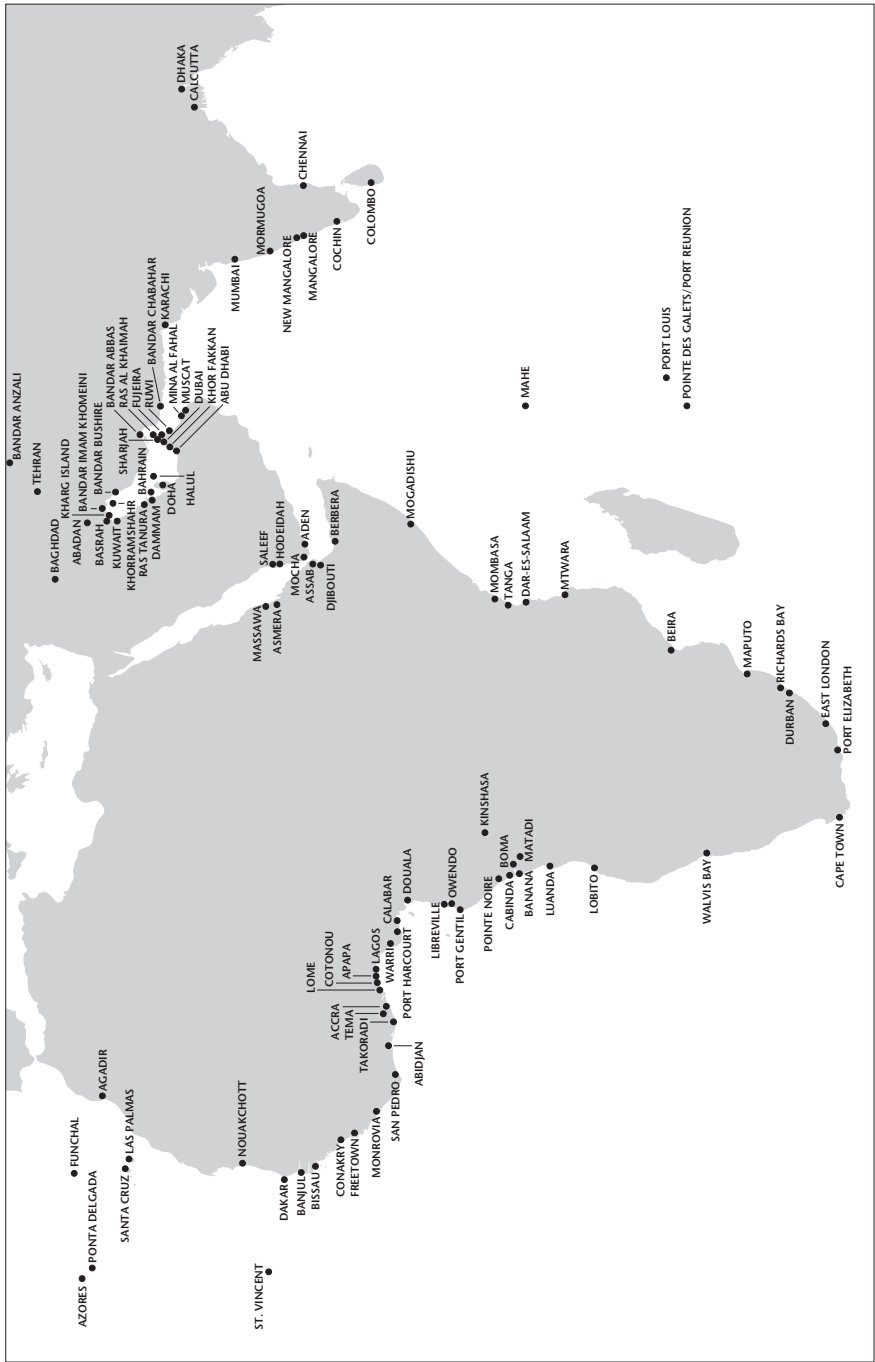
+44 7932 113573



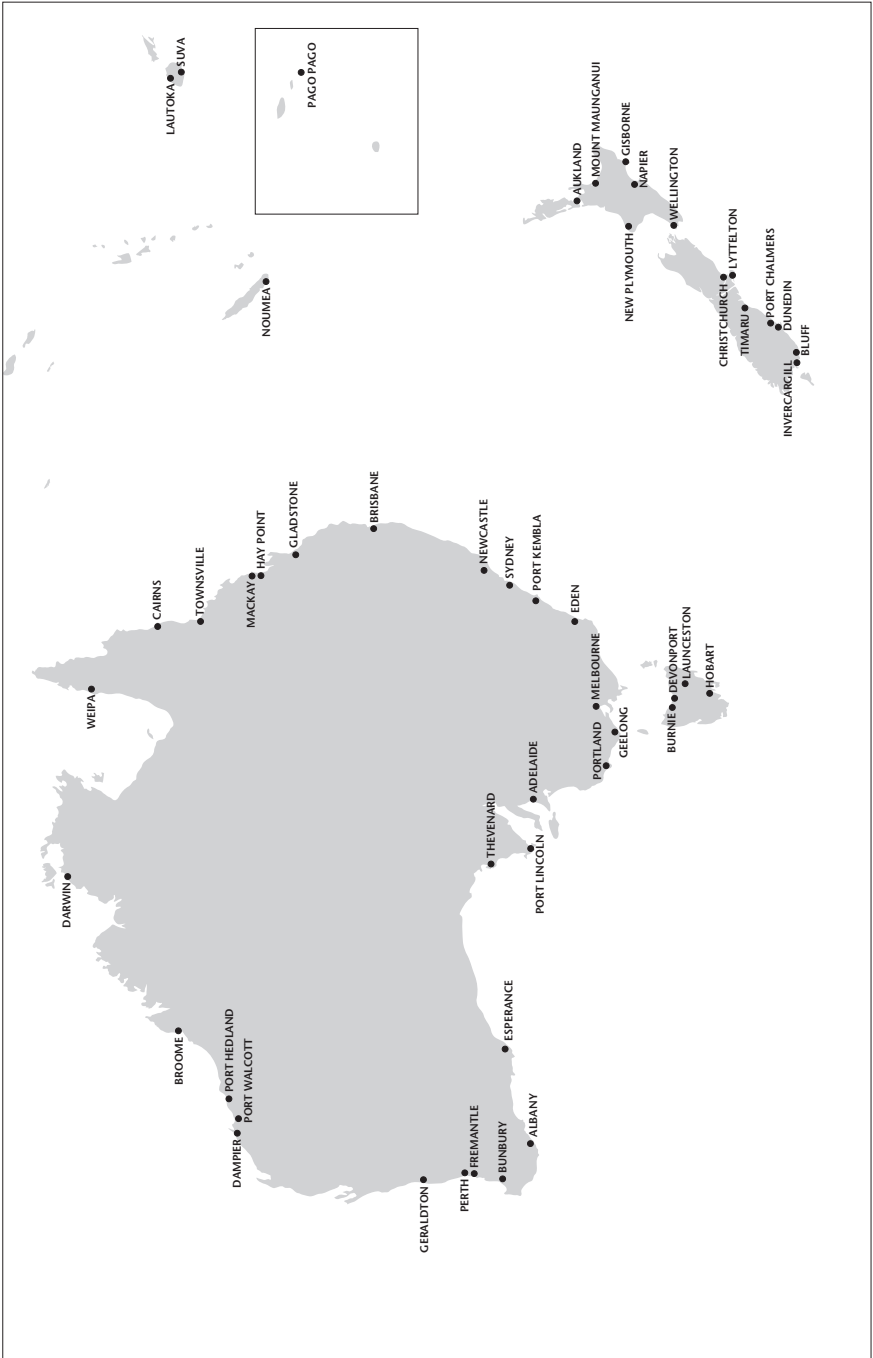




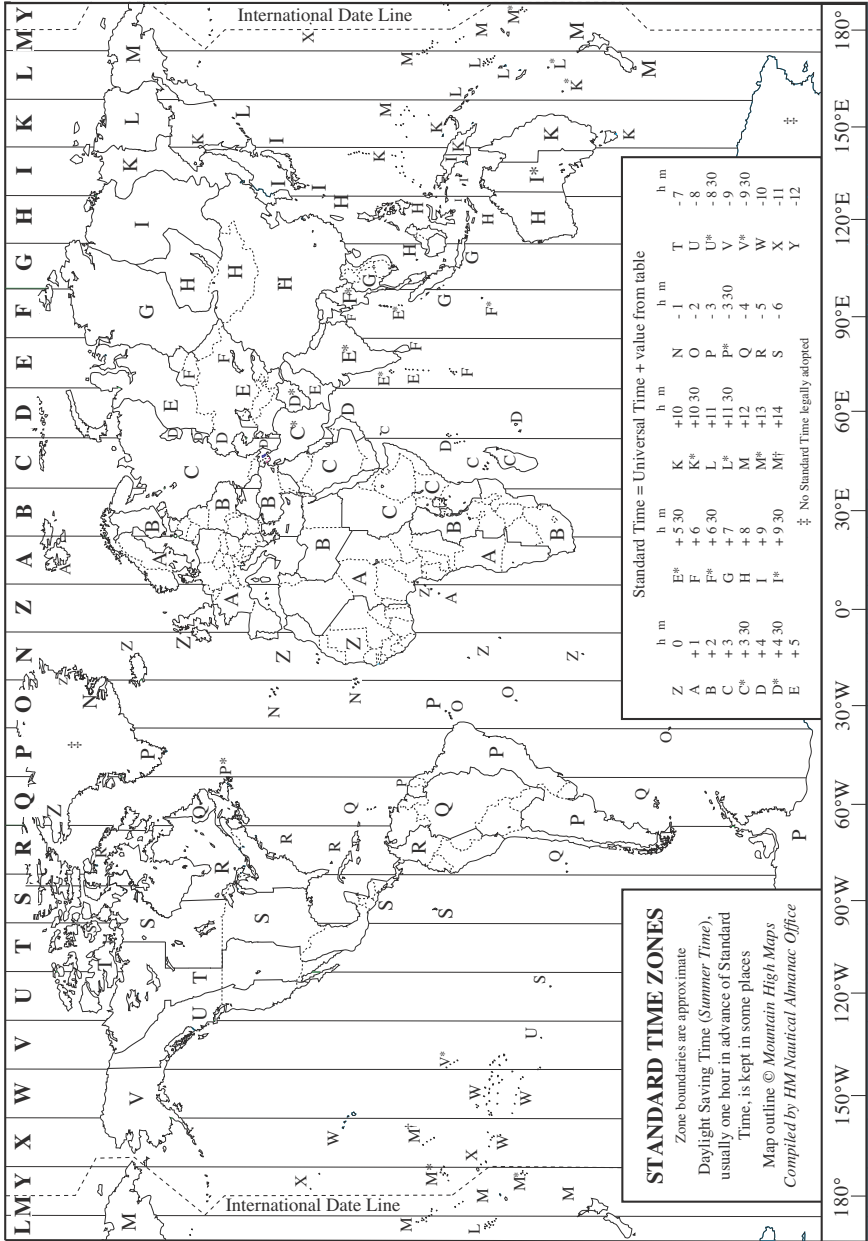








WORLD MAP OF TIME ZONES



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Albania					
Durrës	139	Dhaka	135	Cape Verde Islands	
Algeria		Barbados		St. Vincent	217
Algiers	101	Barbados, West Indies	110	Cayman Islands	
Annaba	103	Belgium		George Town, Grand Cayman	146
Oran	188	Antwerp	103	Chile	
Angola		Ghent	147	Antofagasta	103
Cabinda	122	Ostend	188	Arica	104
Lobito	167	Zeebrugge	235	Caldera	124
Luanda	169	Belize		Chanaral	126
Argentina		Belize City	114	Coquimbo	130
Bahia Blanca	107	Benin		Iquique	155
Buenos Aires	121	Cotonou	131	Lirquen	167
Necochea	183	Bermuda		Puerto Aisen	199
Rosario	206	Hamilton	152	Puerto Montt	200
Aruba		Brazil		Punta Arenas	201
Aruba	104	Aracuja	104	San Antonio	208
Australia		Belem	114	San Vicente	210
Adelaide	99	Cabedelo	122	Talcahuano	220
Albany	100	Fortaleza	141	Tocopilla	225
Brisbane	119	Itaqui	156	Valdivia	228
Broome	120	Maceio	170	Valparaiso	229
Bunbury	122	Manaus	171	China	
Cairns	123	Natal	183	Beijing	113
Dampier	134	Paranagua	190	Dalian	133
Darwin	135	Porto Alegre	198	Guangzhou	149
Eden	139	Recife	203	Hainan	150
Esperance	140	Rio De Janeiro	205	Lianyungang	165
Fremantle & Perth	142	Rio Grand	205	Ningbo	185
Geelong	145	Salvador	207	Qingdao	201
Geraldton	146	Santos	211	Shanghai	214
Gladstone	148	Sao Luis	212	Taipei, Taiwan	220
Hobart	154	Vitoria	232	Talien	220
Launceston	164	Bulgaria		Tianjin	225
Melbourne	174	Bourgas	118	Xiamen	234
Newcastle	184	Sofia	216	Yantai	235
Perth & Fremantle	191	Varna	230	Zhanjiang	235
Port Hedland	195	Cambodia		Colombia	
Port Kembla	195	Phnom Penh	192	Barranquilla	111
Port Walcott	197	Sihanoukville	215	Bogota	116
Sydney	219	Cameroon		Buenaventura	121
Townsville	226	Douala	136	Cartagena	125
Ulverstone	228	Canada		Puerto Bolivar	199
Azerbaijan		Baie Comeau	107	San Andres	208
Baku	107	Gaspe	144	Santa Marta	210
Azores		Gros Cacouna	148	Tumaco	227
Ponta Delgada	193	Halifax, N.S.	151	Turbo	228
Bahamas		Montreal	179	Congo, Democratic Republic of	
Freeport	141	Port Alfred	193	Banana	108
Nassau	183	Port Cartier	194	Boma	116
Bahrain		Quebec	201	Kinshasa	160
Almanamah	101	Rimouski	205	Matadi	174
Bahrain	107	Saint John, New Brunswick	207	Pointe Noir	193
Sitra	215	Sept-Iles	213	Corsica	
Bangladesh		St. John's, Newfoundland	216	Ajaccio	100
Chittagong	128	Toronto	226	Bastia	112
		Vancouver	230	Calvi	124

Costa Rica		Brest	119	Thessaloniki	224
Puerto Limon	200	Calais	123	Guadeloupe	
Punterenus	201	Cherbourg	127	Pointe à Pitre	193
San Jose	209	Dieppe	135	Guam	
Croatia		Donges	136	Guam	148
Dubrovnik	137	Dunkirk	138	Hagatna	149
Rijeka	204	Fos sur Mer	141	Guatemala	
Cuba		La Rochelle-Pallice	162	Champerico	126
Havana	152	Le Havre	165	Guatemala City	149
Cyprus		Les Sables D'Olonne	165	Puert Barrios	199
Famagusta	140	Lorient	168	Santo Tomas De Castilla	211
Kyrenia	161	Marseille	173	Guinea	
Larnaca	163	Montoir	178	Conakry	129
Limassol	166	Nantes	182	Guinea-Bissau	
Nicosia	185	Paris	190	Bissau	115
Denmark		Port De Bouc	194	Guyana	
Aalborg	98	Port La Nouvelle	196	Georgetown	146
Aarhus	98	Port Saint Lous Du Rhone	197	Haiti	
Copenhagen	130	Rouen	206	Port au Prince	194
Esbjerg	140	Sete	213	Honduras	
Djibouti and Issas, Republic of		St. Malo	216	La Ceiba	161
Djibouti	136	St. Nazaire	216	Puerto Castilla	199
Dominican Republic		Toulon	226	Puerto Cortes	200
Santo Domingo	211	Gabon		San Pedro Sula	210
Ecuador		Libreville	166	Tegucigalpa	223
Guayaquil	149	Owendo	188	Tela	223
Puerto Bolivar	199	Port Gentil	195	Hong Kong	
Egypt		Gambia, The		Hong Kong	154
Alexandria	100	Banjul	110	Iceland	
Damietta	134	Georgia		Reykjavik	203
Port Said	197	Batumi	112	India	
Suez	218	Poti	199	Calcutta	124
El Salvador		Germany		Chennai	127
Acajutla	99	Brake	118	Cochin	129
La Union	162	Bremen	118	Madras	170
Equatorial Guinea		Bremerhaven	119	Mangalore	171
Malabo	170	Brunsbüttel	120	Mormugao	180
Eritrea		Cuxhaven	133	Mumbai	181
Asmara	105	Emden	140	New Mangalore	184
Assab	105	Hamburg	151	Indonesia	
Estonia		Kiel	159	Jakarta	157
Tallinn	220	Kiel-Holtenau	159	Surabaya	218
Falkland Islands		Lübeck	169	Iran	
Stanely	217	Nordenham	185	Abadan	98
Fiji		Rostock	206	Bandar Abbas	108
Lautoka	164	Stralsund	217	Bandar Anzali	108
Suva	218	Wilhelmshaven	233	Bandar Bushire	109
Finland		Wismar	234	Bandar Chabahar	109
Helsinki	153	Ghana		Bandar Imam Khomeini	109
France		Accra	99	Kharg Island	158
Bayonne	112	Takoradi	220	Khorramshahr	159
Bordeaux	117	Tema	224	Tehran	223
Boulogne-sur-Mer	117	Gibraltar		Iraq	
		Gibraltar	147	Baghdad	106
		Greece			
		Piraeus	192		
		Salonika	207		

Basrah	112	Nagasaki	181	Mexico	
Umm Qasr	228	Nagoya	181	Acapulco	99
Ireland		Osaka	188	Altamira	102
Cork	131	Tokyo	225	Ciudad del Carmen	128
Dublin	137	Yokohama	235	Coatzacoalcos	129
Israel		Jordan		Do Bocas	136
Ashdod	104	Amman	102	Ensenada	140
Eilat	139	Aqaba	104	Guaymas	149
Haifa	150	Kazakhstan		La Paz	162
Italy		Alma-Ata	101	Lazao Cardenas	164
Ancona	102	Kenya		Manzanillo	172
Augusta	106	Mombasa	177	Mazatlan	174
Bari	111	Korea (South)		Mexico City	175
Brindisi	119	Inchon	155	Progreso	199
Catania	126	Pusan	201	Puerto Vallarta	200
Civitavecchia	128	Seoul	213	Rosarito	206
Crotone	132	Kuwait		Salina Cruz	207
Formia	140	Kuwait	161	San Juan De La Costa	209
Gaeta	143	Latvia		Tampico	221
Gela	145	Liepaja	166	Topolobampo	226
Genoa	145	Riga	204	Tuxpan	228
Gioia Tauro	147	Ventspils	231	Veracruz	231
Imperia	155	Lebanon		Monaco	
La Spezia	162	Beirut	113	Monaco	177
Leghorn	165	Liberia		Morocco	
Licata	166	Monrovia	178	Agadir	100
Livorno	167	Libya		Casablanca	125
Maria di Carrara	172	Benghazi	114	Safi	207
Marsala	173	Misurata	176	Tangier	221
Messina	175	Tripoli	227	Mozambique	
Milazzo	176	Lithuania		Beira	113
Monfalcone	177	Klaipeda	160	Maputo	172
Naples	182	Madagascar		Myanmar	
Palermo	189	Toamasina	225	Yangon	234
Porto Empodocle	198	Maderia		Namibia	
Porto Nogaro	198	Funchal	143	Walvis Bay	233
Ravenna	202	Malaysia		Netherlands	
Reggio Calabria	203	Bintulu, Sarawak	115	Amsterdam	102
Rome	205	Kota Kinabalu, Sabah	161	Delfzijl	135
Salerno	207	Kuching, Sarawak	161	Eemshaven	139
San Antioco	208	Miri, Sarawak	176	Flushing	140
Savona	213	Penang	191	Groningen	148
Syracuse	219	Port Kelang	195	Ijmuiden	155
Taranto	222	Sandakan, Sabah	210	Rotterdam	206
Trapani	226	Tawau, Sabah	223	Terneuzen	224
Trieste	226	Malta		Vlissingen	232
Venice	231	Valletta	229	Netherlands Antilles	
Vibo Marina	231	Mauritania		Bonaire	116
Ivory Coast		Nouadhibou	186	Curacao	132
Abidjan	98	Nouakchott	186	New Caledonia	
San Pedro	210	Mauritius		Noumea	186
Jamaica		Port Louis	196	New Zealand	
Kingston	159	Mexico		Auckland	105
Japan				Bluff	116
Kobe	160			Christchurch	128
Moji and Western Japanese Ports	177			Dunedin	138

Gisborne	148	Portugal		Singapore	
Invercargill	155	Aveiro	106	Singapore	215
Lyttleton	169	Azores	106	Slovenia	
Mount Maunganui	180	Figueira da Foz	140	Koper	160
Napier	182	Leixoes	165	Somalia	
New Plymouth	184	Lisbon	167	Berbera	114
Port Chalmers	194	Oporto	188	Mogadishu	177
Tauranga	223	Viang Do Castelo	231	South Africa	
Timaru	225	Puerto Rico		Cape Town	124
Wellington	233	San Juan	209	Durban	138
Nicaragua		Qatar		East London	139
Bluefields	116	Doha	136	Port Elizabeth	194
Corinto	130	Halul	151	Richards Bay	204
Managua	171	Umm Said	228	Spain	
Puerto Sandino	200	Reunion Island		Algeciras	101
San Juan Del Sur	209	Pointes des Galets	193	Alicante	101
Nigeria		Port Reunion	196	Almeria	102
Apapa	103	Romania		Aviles	106
Calabar	123	Braila	118	Barcelona	111
Lagos	163	Bucharest	121	Bilbao	115
Port Harcourt	195	Constantza	130	Cadiz	122
Warri	233	Galatz	143	Ceuta	126
Norway		Sulina	218	Gijon	147
Aaheim	98	Russia		Huelva	155
Bergen	114	Arkhangelsk	104	La Coruna	161
Maaloy	169	Kaliningrad	158	Las Palmas, Canary Islands	164
Mongstad	178	Moscow	180	Malaga	170
Oslo	188	Murmansk	181	Palamos	189
Stavanger	217	Nakhodka	182	Palma de Mallorca	189
Sture	218	Novorossiysk	187	Pasajes	190
Trondheim	227	Samara	208	Santander	211
Oman, Sultanate of		St. Petersburg	217	Seville	214
Mina al Fahal	176	Tuapse	227	Tarragona	222
Muscat	181	Vladivostok	232	Tenerife, Canary Islands	224
Port Salajah	197	Vostochnyj	232	Valencia	228
Port Sultan Qaboos	197	Vyborg	232	Vigo	232
Qalhat Port	201	Samoa Island		Sri Lanka	
Pakistan		Pago Pago	189	Colombo	129
Karachi	158	Sardinia		Sudan	
Panama, Republic of		Cagliari	122	Port Sudan	197
Balboa	108	Olbia	188	Surinam, Republic of	
Cristobal	132	Porto Torres	198	Paramaribo	190
Papua New Guinea		Saudi Arabia		Sweden	
Port Moresby	196	Dammam	134	Gothenburg	148
Paraguay		Jeddah	157	Helsinki	152
Asuncion	105	Ras Tanura	202	Karlshamn	158
Peru		Senegal		Malmo	171
Callao	124	Dakar	133	Stockholm	217
Lima	166	Serbia and Montenegro		Switzerland	
Philippines		Bar	110	Geneva	145
Manila	172	Seychelles		Zurich	235
Poland		Mahe	170	Syria	
Gdansk	144	Sierra Leone		Banias	109
Gdynia	144	Freetown	142	Lattakia	164
Szczecin	219			Tartous	222

Tahiti		Fernandina, Fla.	140
Papeete	189	Fort Lauderdale, Fla.	140
Taiwan		Freeport, Texas	141
Kaohsiung	158	Galveston, Texas	144
Keelung	158	Honolulu, Hawaii	154
Tanzania		Houston, Texas	154
Dar es Salaam	134	Jacksonville, Fla.	156
Mt. Wara	180	Juneau, Alaska	157
Tanga	221	Ketchikan, Alaska	158
Thailand		Lake Charles, La.	163
Bangkok	109	Long Beach, Ca.	168
Togo		Los Angeles, Ca.	169
Lome	168	Miami, Fla.	175
Trinidad and Tobago		Milwaukee, Wisconsin	176
Port of Spain	196	Mobile, Alabama	176
Tunisia		New Jersey	184
Bizerta	116	New Orleans, La.	184
Gabes	143	New York, N.Y.	184
Sfax	214	Norfolk, Va.	185
Sousse	216	Pensacola, Fla.	191
Tunis	227	Philadelphia, Pa.	191
Turkey		Port Arthur, Texas	193
Iskenderun	156	Port Canaveral, Fla.	194
Istanbul	156	Port Everglades, Fla.	194
Izmir	156	Portland, Maine	197
Mersin	174	Portland, Or.	198
Ukraine		Portsmouth, Va.	199
Ilyichevsk	155	San Diego, Ca.	208
Izmail	156	San Francisco, Ca.	208
Kherson	159	Savannah, Ga.	212
Kiev	159	Seattle, Wa.	213
Mariupol	173	Sitka, Alaska	215
Nykolayev	187	Skagway, Alaska	216
Odessa	187	Tacoma, Wa.	219
Sevastopol	214	Tampa, Fla.	221
Yuzhnyy	235	Toledo, Ohio	226
United Arab Emirates		Wilmington, De.	233
Abu Dhabi	98	Wilmington, N.C.	233
Dubai	137	Uruguay	
Fujairah	142	Montevideo	178
Khor Fakkan	159	Venezuela	
Sharjah	215	Caracas	125
United States of America		La Guaira	162
Anchorage, Alaska	102	Maracaibo	172
Baltimore, Maryland	108	Puerto Cabello	199
Baton Rouge, Louisiana	112	Puerto La Cruz	200
Beaumont, Texas	112	Puerto Ordaz	200
Boston, Mass.	117	Vietnam	
Brownsville, Texas	120	Haiphong City	150
Brunswick Ga.	120	Ho Chi Minh City	153
Charleston S.C.	126	Yemen, Republic of	
Chicago Ill	127	Aden	100
Cleveland, Ohio	128	Hodeidah	154
Corpus Christi, Texas	131	Mokha	177
Detroit, Mich	135		
Duluth, Mn.	138		

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AARHUS Denmark

See Copenhagen

ABADAN Iran

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ABIDJAN Ivory Coast

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After office hours R. Godfrey (33) 613 621 389 or consult website: www.eltvedtosullivan.com
for full details of emergency nos.)

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Mr J. G. Adoubi (21) 36 09 94
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(05) 06 57 87 (Mobile)
(08) 64 08 80 (Mobile)

(In case of difficulty, please contact Budd's Management in Marseilles Tel (33-4) 9133 5833,
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ABU DHABI United Arab Emirates

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Website: www.gacworld.com
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Capt. I. Porathe 50 668 8169 (Mobile)
Mr M. Delaney 50 624 1802 (Mobile)

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ACAPULCO Mexico

See Mexico City

Charles Taylor Consulting Mexico S.A. de C.V.

ACCRA Ghana

See Tema

ADELAIDE Australia

Bayside Shipping Services Pty Ltd.

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the *Journal of Applied Behavior Analysis* (JABA) and *Journal of Experimental and Applied Behavior Analysis* (JEA).

For the purpose of this study, we examined the impact of the *Journal of Applied Behavior Analysis* (JABA) on the field of applied behavior analysis (ABA). We examined the journal's impact on the field of ABA by analyzing the journal's impact factor, citation frequency, and the journal's influence on the field of ABA.

The *Journal of Applied Behavior Analysis* (JABA) is a peer-reviewed journal that publishes research in the field of applied behavior analysis (ABA). The journal is published by the Society for Applied Behavior Analysis (SABA) and is one of the most influential journals in the field of ABA.

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In conclusion, the *Journal of Applied Behavior Analysis* (JABA) has a significant impact on the field of applied behavior analysis (ABA). The journal's impact factor, citation frequency, and influence on the field of ABA all indicate that the journal is one of the most influential journals in the field of ABA.

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