



Strike & Delay Insurance Are you covered for:

# Actions of authorities?

We specialise in helping ship operators to protect their revenue and control costs.

Whether you're an owner or charterer, your ship is at risk of unexpected delays. The Strike & Delay cover we offer provides protection from costs caused by 29 different delay risks.

Are you covered?

All operators of commercial ships face marine delay exposure. Actions by the authorities present a threat to the smooth operation of vessels and detentions can be lengthy as investigations into actual or alleged crimes committed onboard the vessel are undertaken. These can range from investigations by the flag state to those by other authorities as a result of the vessel's presence in their jurisdiction.

## What is the Strike & Delay cover for actions of authorities?

Our policy provides primary business interruption cover for the cost of delays outside the ship operators control, caused by the actions of authorities and otherwise unrecoverable from P&I and H&M policies.

### What risks can I protect myself from?

Delay to the ship's voyage as a result of actions of the authorities in connection with actual or alleged crimes by or on board the ship.

#### Who buys the cover?

Anyone with an interest in a ship looking to protect their income or be indemnified for their operating expenditure.

#### How does it work?

This cover is available as part of Strike & Delay cover for shipboard risks, providing a solution for 15 named shipboard delay perils. Cover is available to a limit of up to 20 days with deductibles from one day for many risks.

Please refer to the Strike & Delay brochure for a list of configurable insured perils along with the standard deductibles.



#### **Scenarios**

To help understand the range of situations in which Strike & Delay cover could help ship operators protect their revenue and control costs, these are examples of real claims presented to us.

#### Territorial water arrests

The ship is arrested off the east coast of Bintan Island by Indonesian authorities for allegedly anchoring illegally in territorial waters. The member was unaware that Indonesia claims the area as its territorial waters. It transpires that all ships anchoring in Indonesian waters are required to be cleared in and out by agents even if no port call is being made in the country. As a result of this detention, the ship was delayed by 11 days.

Time lost: 11 days

Daily entered sum: \$10,000

Recoverable?: Yes. Rule 3.28 Actions of authorities

**Amount:** \$100,000

#### **Stowaways**

A general cargo ship arrived with a cargo of cocoa beans from West Africa. During unloading operations, stevedores discovered the body of a stowaway in Hold No.1. Despite vigilant security, the man had boarded and avoided detection before the hatches closed. Sadly, there was not enough oxygen in his hiding place and he died during the voyage. The crew were not at fault but the ship was delayed by more than 6 days while the incident was fully investigated.

Time lost: 6 days

Daily entered sum: \$12,000

Recoverable?: Yes. Either Rule 3.28 Actions of authorities or Rule 3.29: Stowaways

Amount: \$60,000



#### Sister Ship arrested due to collision

A member's ship was arrested in Busan. Another ship in their fleet had previously collided with a semi-submersible barge and because the two ships had the same beneficial owner, the arrest was legitimate. The delay to the sister ship was covered and a full claim paid to the member.

Time lost: 10 days

Daily entered sum: \$5,500

**Recoverable?:** Yes. Rule 3.28 Actions of Authorities – "any action by an authority of competent jurisdiction against such ship or her officers or crew in respect of:

1) a crime or an alleged crime committed on board such ship

2) any incident or occurrence as specified in Rule 3.22 to 3.28 involving any other entered ship in the same beneficial ownership or management."

**Amount:** \$49,500

#### Crewmembers arrested during port call

Whilst alongside to discharge cargo, a disagreement between two of the ship's officers turned violent and one of them was stabbed. The local police attended, arrested both men and commenced a formal investigation. The ship was delayed by 5 days before it was allowed to sail.

Time lost: 5 days

Daily entered sum: \$7,000

Recoverable?: Yes. Rule 3.28 Actions of Authorities

**Amount:** \$28,000

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