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**Strike & Delay Insurance**  
**Are you covered for:**

# Actual or alleged pollution

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?**

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All operators of commercial tonnage face marine delay exposure. Environmental events such as oil spills from the entered ship or from elsewhere can result in lengthy delays while the damage is assessed, the clean-up is undertaken, and fines and penalties are negotiated and settled.

## What is the Strike & Delay cover for pollution?

We offer to indemnify you for the cost of delays incurred when dealing with actual or alleged pollution.

## What risks can I protect myself from?

Delay to the ship's voyage as a result of actual or alleged pollution.

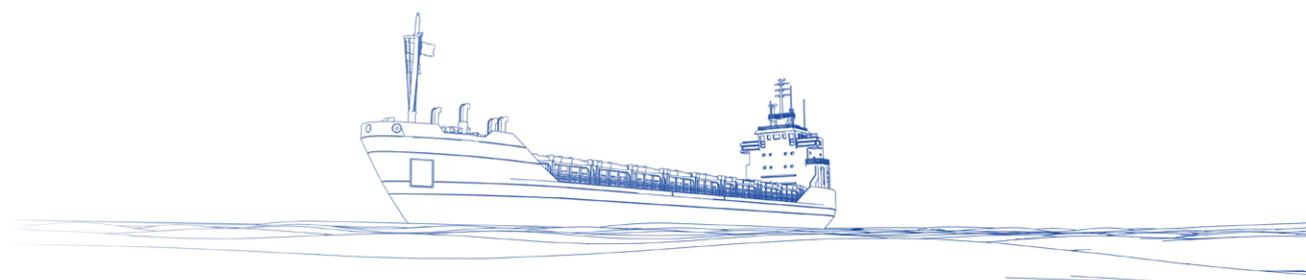
## Who buys the cover?

Anyone with an interest in a ship looking to protect their income from the effects of delay arising from pollution or to be indemnified for their operating expenditure.

## How does it work?

Cover is available with a 1 day deductible, subject to a limit of up to 20 days.

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.

## Oil spill during STS operation

The ship incurred a 17 day delay when loading oil cargo via a Ship to Ship (STS) transfer. During the operation a hose between the ships burst, spilling oil onto the deck of both ships and into the sea. The oil spill also caused oil pollution to the nearby shoreline and both ships were prevented from departing until they provided financial security to the authorities for fines and clean-up costs.

**Time lost:** 17 days

**Daily entered sum:** \$8,000

**Recoverable?:** Yes. Rule 3.26 Pollution – “actual or alleged pollution emanating from the entered ship”.

**Amount:** \$104,000\* – 14 days less 1 day deductible

\*Approximate maximum claim

## Air pollution

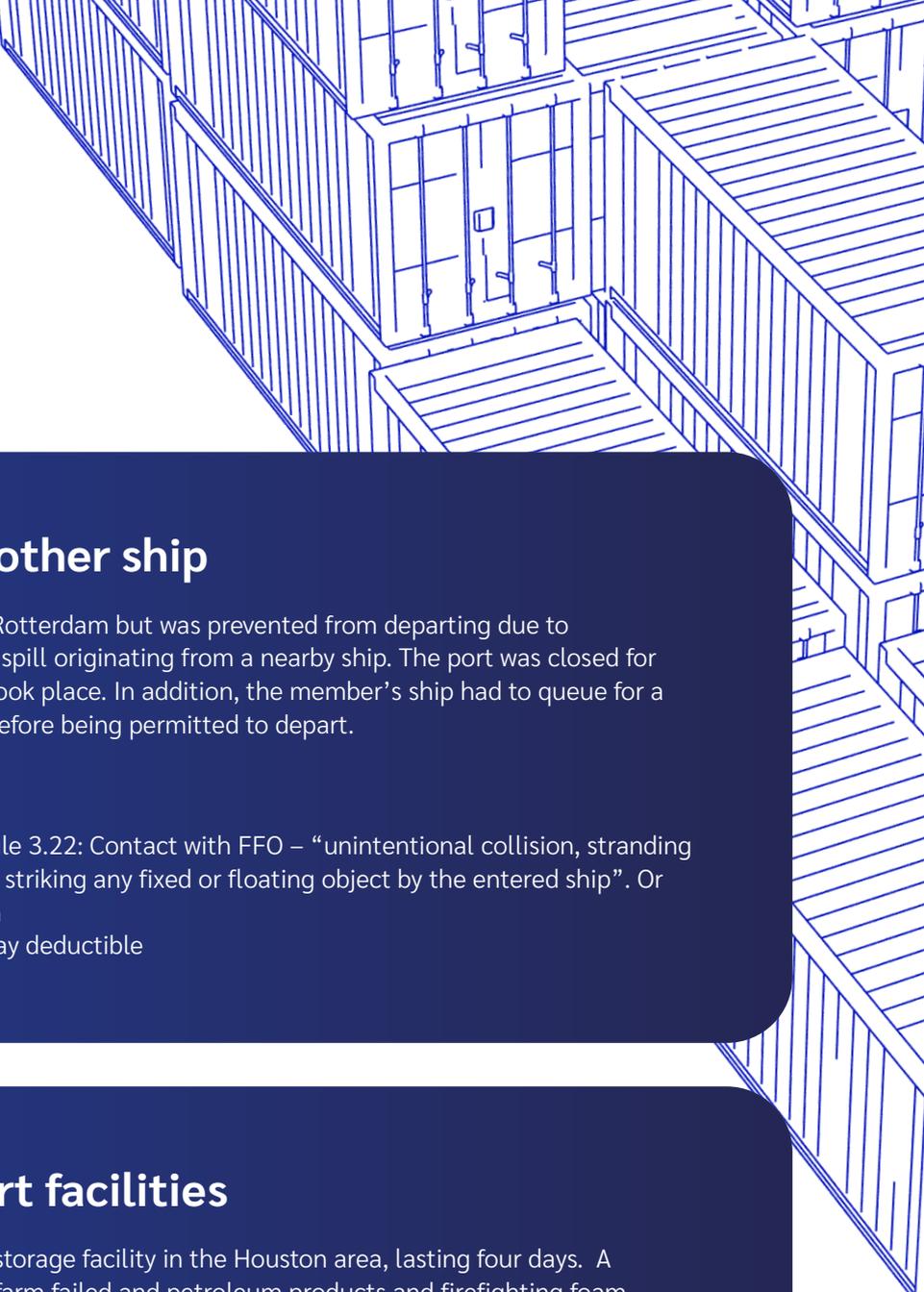
The ship arrived in the Singapore Emission Control Area for loading operations. As part of a routine investigation, the Maritime and Port Authority established that the ship’s sulphur emissions were in excess of 0.10%, breaching MARPOL regulations. The ship was detained for 3 days until a fine was paid. Upon further investigation, it transpired that this breach was due to an unforeseeable technical failure with an otherwise approved scrubber.

**Time lost:** 3 days

**Daily entered sum:** \$12,000

**Recoverable?:** Yes. Rule 3.26 Pollution – “actual or alleged pollution emanating from the entered ship”. \*NB - breach of IMO 2020 regulations is excluded unless purely accidental

**Amount:** \$24,000 – 2 days less 1 day deductible



## Oil spilled from another ship

The ship finished loading cargo at Rotterdam but was prevented from departing due to contamination of the hull by an oil spill originating from a nearby ship. The port was closed for 5 days whilst clean-up operations took place. In addition, the member's ship had to queue for a further two days for hull cleaning before being permitted to depart.

**Time lost:** 7 days

**Daily entered sum:** \$5,000

**Recoverable?:** Yes. Either under Rule 3.22: Contact with FFO – “unintentional collision, stranding or grounding of the entered ship or striking any fixed or floating object by the entered ship”. Or under Rule 3.9 Physical obstruction

**Amount:** \$30,000 – 6 days less 1 day deductible

## Oil spilled from port facilities

A fire occurred at a petrochemical storage facility in the Houston area, lasting four days. A containment wall around the tank farm failed and petroleum products and firefighting foam poured into a ditch that drains into the Houston Ship Channel. This prompted the US Coast Guard to close the ship channel to marine traffic whilst clean up was undertaken.

The ship was prevented from sailing upriver to load cargo due to closure of the channel and was delayed by 8 days.

**Time lost:** 8 days

**Daily entered sum:** \$16,000

**Recoverable?:** Yes. Rule 3.8 – “partial or total closure of any port, berth, sea-lane or navigable waterway, or of any airport or airspace, or of any road or railway, as a result of an order made lawfully by an authority of competent jurisdiction, after the time of the order to proceed”.

**Amount:** \$30,000 – 6 days less 1 day deductible

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