

Liability to Persons on board and Liability arising out of the Presence of Persons on board Insurance

INTRODUCTION

There may be occasions when a ship operator has his crew or superintendents on board for familiarisation purposes prior to delivery or after sale of the vessel (i.e. the vessel is not entered in the Association at the time). Or there may be occasions when a ship operator permits guests, trainees, supercargoes or workmen on board who are neither crew nor passengers. The ship operator might be held liable for injury, illness or death of persons on board of the vessel. And the ship operator might be held liable for liabilities arising out of having the persons on board.

WHAT IS COVERED?

Skuld can assist in arranging ancillary cover for member's liability to persons on board, and/or liability arising out of the presence of persons on board. The sum insured is usually USD 5 million per nay one accident or occurrence, or any other sum that member wishes to choose dependent on the total number of persons on board.

WHO CAN BE COVERED?

Any member of Skuld who has a full P&I entry in the Association (including crew), or has agreed to enter a vessel with Skuld at its delivery, can apply for the cover.

EXAMPLES

Liability to persons on board

A member has taken delivery of a newbuilding and to celebrate, he has invited his business associates to a reception on board. While one of the guests is boarding the vessel, the gangway suddenly falls to the quay, as it had not been properly secured. The guest is severely injured and the member is held liable. Skuld's Liability to Persons on board Insurance would respond.

Liability arising out of the presence of persons on board

A member has bought a second-hand vessel and prior to delivery his chief engineer goes on board to familiarise himself with a new engine design. Member has signed an indemnity under which he is liable for any and all consequences of the chief engineer's presence on board.

The chief engineer inadvertently opens a steam release valve, causing the vessel's second engineer first degree burns and damage to the main engine. Under the terms of the indemnity, the owner brings a claim against the member for the personal injury and the damage to the engine.

Even if the member had not signed an indemnity but had still been liable, Skuld's Liability arising out of the Presence of Persons on board Insurance would have responded.

