



**Standard Club**

Part of NorthStandard

Strike & Delay Insurance

**Are you covered for:**

# Personal injury and illness?

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. Incidents onboard or ashore involving bodily injury or sudden illness can result in lengthy delays to the ship while the emergency is dealt with or formal investigations are carried out.

## What is the Strike & Delay cover for injury and illness?

We offer to indemnify you for the cost of delays incurred because of illness, injury or death on board the ship or where the ship causes injury or death ashore.

We also cover you for delay where the ship is suddenly and unexpectedly unable to use necessary facilities ashore because the authorities close them following an industrial accident.

## What risks can I protect myself from?

Delay to the entered ship as a result of illness, injury or death on board or illness, injury or death caused by the entered ship. Delay caused by partial or total closure of any port, berth, airport, road or railway by lawful authorities, after the time of the order to proceed.

## 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?

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.

## Engine room fire

A fire broke out in the ship's engine room. Although it was extinguished quickly with minimal damage, one crew member was severely injured in the firefighting effort. As he required urgent medical attention, the ship had to deviate to the nearest port. As a result, the ship was delayed by 4 days.

**Time lost:** 4 days

**Daily entered sum:** \$13,000

**Recoverable?:** Yes. Rule 3.24 Illness, injury or death on board or directly caused by the entered ship

**Amount:** \$39,000

## Accident whilst discharging a bulk carrier

Four stevedores died during the discharge of a bulk carrier at a terminal in Changshu, China. The local authorities closed the entire port for about 3 weeks to fully investigate the incident. The ship arrived on 16 April but only managed to berth 15 days later due to the port closure and resulting congestion.

**Time lost:** 15 days

**Daily entered sum:** \$8000

**Recoverable?:** Yes. Rule 3.8 Partial or total closure of any port

**Amount:** \$112,000



## Container accident resulting in a fatality

The ship was unloading cargo at the port of Miami. A longshoreman was working to unlash and discharge containers on chassis, stowed on internal inclined ramps. After unlashng a chassis, it moved slightly. The support stanchions gave way and the loaded container slid down the ramp, fatally crushing the longshoreman.

The incident immediately triggered a full police investigation. The vessel was prevented from leaving the port for about 10 days.

**Time lost:** 10 days

**Daily entered sum:** \$15,000

**Recoverable?:** Yes. Rule 3.24 Illness, injury or death on board or directly caused by the entered ship

**Amount:** \$135,000



# Standard Club

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Keep up to date by visiting the Knowledge Centre section on our website [standardclub.com](https://standardclub.com)



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