

## STANDARD – Our Claims Handling Charter

What we guarantee you	How we deliver it
<b>Service</b>	<ul style="list-style-type: none"> <li>• Our experienced global claims team consists of legally qualified and trained claims handlers who can offer you the highest level of claims-handling expertise.</li> <li>• Our multicultural claims handlers will give you immediate, practical advice and ongoing support to resolve matters as positively as possible.</li> <li>• We ensure high quality services through programmed and continuous training of our people.</li> </ul>
<b>Teamwork</b>	<ul style="list-style-type: none"> <li>• We work closely with our underwriting team for an in-depth understanding and knowledge of your cover, ensuring we respond fully to your needs.</li> <li>• We consult our dedicated global team of marine surveyors who have on-board experience in all types of ships.</li> <li>• We collaborate with our global network of correspondents to provide local support and knowledge.</li> </ul>
<b>Approach</b>	<ul style="list-style-type: none"> <li>• Our people are quick thinking and resourceful, approaching every matter with an open mind and a creative approach.</li> <li>• We don't throw the rule book at you: we are maritime people who understand your issues and priorities.</li> <li>• Working together, we find ways of resolving situations pragmatically, creatively, positively within the law and regulations.</li> </ul>
<b>Nearby</b>	<ul style="list-style-type: none"> <li>• Our global, local coverage ensures you can quickly connect with us whenever and wherever you need us.</li> <li>• We service our members based on their geographical location through our dedicated teams in London, Dublin, New York, Piraeus, Singapore, Hong Kong and Tokyo.</li> <li>• We offer services around the clock through support and collaboration between our claims teams in different time zones.</li> </ul>
<b>Dedication</b>	<ul style="list-style-type: none"> <li>• Our multicultural team strives to be as helpful as possible, knowing that lives, businesses and the environment are at risk.</li> <li>• We never lose sight of your best interests and regard ourselves as an extension of your team – we are always by your side.</li> <li>• We adopt a partnership mindset with you and constantly seek mutually beneficial opportunities.</li> </ul>
<b>Availability</b>	<ul style="list-style-type: none"> <li>• We are available 24/7 to respond wherever and whenever you need us.</li> <li>• We respond to incidents with immediate and practical advice with ongoing support to resolve matters as efficiently as possible.</li> <li>• Our emergency contact number is +44 7932 113573.</li> </ul>
<b>Resilience</b>	<ul style="list-style-type: none"> <li>• As a leading S&amp;P 'A' rated member of the International Group of P&amp;I Clubs, we benefit from cross-industry initiatives, reinsurance arrangements, collective advocacy and lobbying.</li> <li>• We can withstand challenging and unprecedented conditions while maintaining uninterrupted service through remote working.</li> <li>• We quickly adapt to the ever-changing shipping industry and keep up to date with market developments.</li> </ul>
<b>Drive</b>	<ul style="list-style-type: none"> <li>• We are proud of our heritage and maintain high levels of service to members, we also challenge the way things have always been done, continuously improving and adapting to meet changing needs.</li> <li>• Our Board of Directors reflect the broad range of members we have around the world, operating many classes of vessel, in fleets of all sizes.</li> <li>• We are one of the premier mutual P&amp;I insurers by tonnage and membership.</li> </ul>