Gard products

Your contact

The Extended Crew Cover responds to a wide range of risks and liabilities in respect of crew and other personnel performing functions in relation to the operation of a ship, mobile offshore unit or other floating structure

Liabilities in respect of crew and personnel

- Crew whilst being off duty (not permanently employed)
- Crew whilst being on standby duty waiting to be ordered by the Assured to commence to serve on board a ship
- Crew and personnel whilst attending or travelling to or from courses, seminars etc at the request of the Assured whilst not under a contract of employment
- Crew / personnel attending a ship not entered with the Insurer under standard P&I on behalf of the Assured (including travel to / from the ship)
- Crew and personnel remaining on board a ship not entered with Insurer under standard P&I cover
- Crew and personnel temporarily carrying out work on board and travelling to and from a ship not being entered with the Insurer under standard P&I

Liabilities in respect of injury, illness or death of crew member`s spouse and children

- Provided that the Assured`s liability has arisen under a pre-approved contract by the Association

Third party liabilities incurred by the crew or Personnel

- Where the crew is indemnified by the Assured and the liability is arising solely by reason of acts or omissions by crew or personnel, provided the terms of indemnification *has been pre-approved by the Association*

Assured`s reimbursement of fines imposed on crew *(by special agreement only)*

- By any court, tribunal or other authority of competent jurisdiction arising from act, default or omission committed by the crew

Extra costs of crew detention (*by special agreement only)*

- When detention is ordered by a court or tribunal or any other legally empowered authority for the purpose of investigating a casualty / event

Who can be covered?

- Gard clients

Practical examples where the cover will respond

1) Crew member injured on way to training course while on leave from service

A Pilipino crew member has served a contract of employment and travelled home. He is no longer under a contract of employment, but has an agreement with the ship management company to return to employment. During his period at home he is asked to attend a training course in Manila. On his way to the course he is involved in a traffic accident and suffers severe injuries

If the ship manager has taken on liability to provide benefits in case of illness, injury, disability or death of crew members while not under a contract of employment, there is cover for such expenses under the Extended Crew Cover

2) Liability to third parties as a result of acts of employed personnel

A chief engineer is on board a newbuilding prior to delivery. Due to a mistake on his part a piece of heavy machinery falls down several decks into the engine room. As a result, one shipyard worker is seriously injured and the engine room equipment suffers damage. The shipyard worker turns to his employer for compensation under the terms of his contract of employment, while the yard pursues a claim against the ship owner. Before the engineer started his work the ship owner had to give an indemnity to the yard (based on strict liability)

The shipowner's liability towards the yard in respect of personal injury and property damage claims, which arise solely by reason of the indemnity, will be covered by the Extended Crew Cover if the indemnity has been approved by Gard. Further, the ship owner's legal costs incurred in connection with the claim will be covered

3) Death of crew member's wife

The wife of a Filipino crew member loses her life in a traffic accident. The ship manager`s extended crew cover includes the optional extension for crew`s family, and pursuant to his terms of employment the crew member is entitled to compensation in the case of accidental death of his spouse

The Extended Crew Cover is dovetailed to the terms of employment, and the ship manager's liability is covered

Important exclusions

- No cover for other professional activities of the Crew and/or personnel whilst on leave
- Liability for professional divers are excluded

Limit of cover

- USD 10 million per event (higher limits by special agreement)