

SPECIAL CONDITIONS OF FISHING VESSEL LIABILITY INSURANCE

SECTION A. SCOPE

A.1. Subject:

1.1. With this fishing vessel liability insurance, the insurer hereby insures the damage liability of the owner, operator or manager of the fishing vessel regarding the damage to the seamen or other person on board, together with their luggage on board, as the result of any incident that may take place in the fishing vessel, the details of which have been stated in the policy to which these special conditions are attached, under the following terms and conditions.

1.2. The insurance policy which is an evidence of the insurance contract is subject to the special terms listed below which are discussed and agreed between the parties.

A.2. Definitions:

In these special conditions:

2.1. **Fishing vessel, boat** shall refer to any watercraft which is assured against the risks of legal responsibility arising from its operation;

2.2. **Fines** shall refer to civil penalties, penal damages and other impositions similar in nature to fines;

2.3. **Towage**, shall refer to the boat towed or any commodity or cargo on board, except towed commodity, which is not a vessel.

2.4. **Extra costs and expenses** refers to the costs and expenses over and above those which would ordinarily be incurred had the incident not taken place;

2.5. **Seaman compensation and sickness benefits** refers to the death, disability or benefit payments as stated in the seaman contracts which have been individually negotiated and agreed, approved by the P&I insurer, those payable under the crew member employment contracts, collective bargaining agreements or where the state requires employers to pay compensation or sickness benefits for personal injuries in the absence of a mandatory state insurance scheme provided that they should be reasonable and appropriate for the duties and position held by the crew member when viewed against the prevailing compensation regime;

2.6. **Crew member or crew members** refer to any person engaged in, works for the vessel, who is on board, approaches towards and leave the vessel, except the vessel brokers, vessel agencies or other suppliers of the vessel;

2.7. **Incident** refers to any incidents related to the operation or use of the insured vessel, considering the situations where a series of incidents caused by the same reason are treated as a single incident and applying deductible for one claim when settling the damage.

2.8. Cabotage voyage refers to any voyage between two Turkish ports regardless of the route chosen by the assured;

2.9. Ship casualty means shipwreck, capsizing stranding, collision of, explosion, fire or any defect in the insured vessel, except the machine failures;

2.10. Pollution means the accidental discharge or leakage of oil or other hydrocarbon mineral from the insured vessel;

2.11. Personal belongings mean items which are brought to the insured vessel and are not related to the vessel's operation. In a carriage operation, personal belongings are divided into two categories where the first one, "personal property" mean the property related to the personal needs of the seamen and other people, which are under the possession, custody or supervision of them and the second one "other property" mean the property received by the carrier at shore or on board but not returned yet;

2.12. Small watercraft means any boat or other watercraft carried on board;

2.13. Deductible refers to the portion to be borne by the insurant or insured of such damage, when making the damage payment regarding to any loss covered by the policy;

2.14. Nuclear risks mean any loss, damage or expense due to or arising out of, directly or indirectly from nuclear reaction, radiation or radioactive contamination regardless of how it was caused;

2.15. Willful misconduct means an intentional act or deliberate omission done by the assured either with knowledge that the act or omission is likely to result in loss, or with a reckless disregard for the likely consequences;

2.16. War risks mean liabilities incurred as a result of war, civil war, strike, revolution, rebellion, insurrection, - resultant civil strife or any hostile act by or- against a belligerent power or by any act of terrorism; capture, seizure, arrest, restraint or detainment; mines, torpedoes, bombs, rockets, shells, explosives or similar weapons of war; any chemical, biological, bio-chemical or electromagnetic weapon; the use or operation, as a means of inflicting harm, of any computer system, computer software programme, malicious code, computer- virus or process or any other electronic system;

2.17. Policy holder refers to the party that concludes the insurance contract with the insurer and thereby the party who shall register a vessel on his/her behalf or another party for whom the application has been made;

2.18. Insurer means Türk P ve I Sigorta AŞ;

2.19. Insured refers to the third party, for whose benefit the insurance contract has been established between the policy holder and the insurer, every ship-owner, operator or manager or other person designated as an insured under the policy and in the event that more than one person is stated in the policy, the action, neglect, notification or claim of either or all of such persons.

2.20. Commercial diving, refers to diving operations performed for a commercial consideration;

2.21. SDR Special Drawing Right, refers to daily currency basket including an average rate of Euro, US Dollars, English Sterling and Japanese Yen maintained by International Monetary Fund and convertible to Turkish Liras if desired based on the daily value maintained and published by Central Bank of Turkey;

A.3. Other Terms

3.1. The references made to the number of the special terms also refer to any sub paragraphs of such term.

3.2. The headings and the subheadings are only for reference given for information purposes and they do not affect the interpretation of such terms.

3.3. In case any of the terms becomes invalid, this shall not affect the validity of the other remaining terms during all the insurance contract period, unless the term that become valid does not sustain implementation of the contract or makes implementation possible. A provision that becomes null and void, will affect the mutual matters which are imposed to the opposite party and make them invalid and non-operative.

3.4. The insured sea vehicle should be used for legitimate purposes.

3.5. If the insurer does not agree to insure any of the risks mentioned as out of coverage, this shall be indicated on the front of the policy.

3.6. Our coverage is valid provided that the boat owner and / or operator is Turkish.

3.7. The use of the insured boat under the management of the owner or master is essential for the validity of the coverage.

SECTION B: COVERED RISKS

Collision, Damages to Fishing Net, Floating and Fixed Objects

- 4.1. Collision, Damages to Fishing Net, Floating and Fixed Objects**
- 4.1.1.** Claims for damage arising from collision with the vessels or for loss of or damage to , fishing nets, piers, wharves, jetties, pontoons or any other property belonging to other third parties are covered.
- 4.1.2.** The liability of the insured for the exceeding part due to exceeding the value of the watercraft specified in the hull policy, which will occur due to collision, is under coverage. The insurer can determine the appropriate value of the watercraft that should be insured with the hull policy (This value will be the fair market value without any commitment) and only pays for the part that he predicts to exceed if the watercraft is insured at this current value.
- 4.1.3.** One-fourth of the liability that may arise due to a collision other than those specified in the special clause 4.1.2 or any other rate accepted by the insurer is under coverage.
- 4.1.4.** The claims made within the scope of this section are covered if they arise from obligations other than those covered under hull and machinery policy of the vessel.

Seamen and Other Persons

- 4.2. Seamen and Other Persons**
- 4.2.1.** Claim of damage made regarding the injuries, sickness or death of seamen and other persons, including seamen compensation and sickness benefits, are under coverage.
- 4.2.2.** Claims regarding the liability of the seamen towards the third parties while performing their tasks are under coverage.
- 4.2.3.** Expenses made for seamen and other people, including health expenses are covered.
- 4.2.4.** Claims for damage or loss of personal belongings of seafarers and others are under coverage.

Course Deviation Costs

- 4.3.** Extra costs and expenses of bringing sick or injured crew or other people ashore for urgent medical treatment; arranging the repatriation of dead bodies from the insured boat or

delays caused by awaiting crew replacements for the above are covered.

Fines

4.4. Fines

4.4.1 The fines arising from the violation of the legislation on environmental pollution are under coverage if they are due to personal fault, barratry or negligence of the seafarers provided that it is not the result of intentional action.

4.4.2 The penalties arising from involuntary violations of the compulsory health and safety legislation applied to the insured boat are under coverage.

Sue, Labour and Legal Charges

4.5. Sue, Labour and Legal Charges

4.5.1. In the event that the risk covered is subject to investigation and defense costs, reasonable costs are covered.

4.5.2 In an investigation initiated in the event of an accident involved by the vessel, if there is a possibility that an indemnity obligation against the insured arises, or if it is deemed necessary by the insurer for any other reason, the reasonable costs incurred by the insured or the insurant in order to protect the rights of the insured or the insurant are under coverage. The coverage in this article includes seafarers and agents if there is any liability against them.

Pollution and Environmental Obligations

4.6. Pollution and Environmental Obligations

4.6.1. Pollution caused by the boat or small vessels on board is covered to include reasonable cleaning costs and measures to be taken to prevent potential pollution risks.

4.6.2. Administrative penalties and other sanctions resulting from damage to coral reefs or other vulnerable marine environments are under coverage provided that they have been caused by a demonstrable accident or incident.

4.6.3. The claims made within the scope of this section are covered if they arise from obligations other than those covered under hull and machinery policy of the vessel.

Quarantine Expenses

4.7. Extra costs and expenses to be incurred by the insured or the policy holder as the result of the direct effect of any epidemics are under coverage.

Stowaways, Asylum Seekers and Rescue

4.8. Costs and expenses arising from stowaways, asylum seekers on board or in the small sea vehicle on board without the knowledge of the policy holder and life saving at sea are under coverage.

Towage

4.9. Third party claims arising from towage operations for salvage purposes are covered. The claims made within the scope of this section are covered if they arise from obligations other than those covered under hull and machinery policy of the vessel.

Wreck Removal

4.10. Wreck Removal

4.10.1. Legal liabilities arising due to wreck removal, marking or lighting costs incurred incidental to total loss of the vessel are covered.

4.10.2. Claims for extra costs and expenses of removing the fish caught, cargo or property from the wreck are under coverage.

4.10.3. The value of the provisions and equipment rescued from the wreckage will be deducted from any compensation payment and only the difference can be collected.

4.10.4. In the event that the rescuers include SCOPIC in the LOF, the liability arising from the SCOPIC obligations of the insurer is under coverage.

Piracy

4.11. The claims under the title of coverage arising from piracy actions against the boat subject to insurance are under coverage except for kidnapping and ransom demands.

SECTION C: RISKS NOT COVERED

In order for any damage to be compensated, the damage must have been caused by an event that occurred during the insurance period specified on the policy. In addition, damages arising from following reasons are not covered by the insurer:

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| Charterers | 5.1. In the event that the insured boat is chartered to or allocated for use by others free of charge by the policy holder or the insured, the liabilities of the policy holder or the insured are under coverage. However, the liabilities of the charterers are not covered unless the insurer have agreed to insure them and this is shown on the Certificate of Insurance or covered by way of a separate insurance policy. |
| Other Contractual Indemnities | 5.2. Contractual indemnities other than those relating to illness, personal injury, and death or property damage are not covered. |
| Seaman Life Insurance or Personal Person Insurance Deductions | 5.3. Seaman annuities or seaman personal pension contributions are not covered. |
| Deductibles | 5.4. Deductibles, which are obligated to be borne under the insurance policies setting the policy holder or the insurer as the beneficiary, are not under coverage. |
| Delays | 5.5. Costs and expenses which arise because the insured vessel has been delayed, other than amounts recoverable under the diversion costs section of the policy are not covered |
| Disputes | 5.6. Disputes arising from agreements concluded by the policy holder or insured with third parties or disputes arising from the treatment of the boat are not covered. |
| Employment Practices | 5.7. Claims arising from unlawful or unfair dismissal, denial of natural justice, victimisation, sexual harassment or other forms of discrimination or any law relating to employment practices are not covered. |
| Environmental Damage | 5.8. Environmental damage arising from the assured's continuous use or presence at a coral reef or other sensitive marine environment are not covered. |

Fines		Fines or penalties arising from overloading the insured boat, carrying contraband or violating the embargo are not covered.
Illegal Payments	5.10.	Illegal payments of any kind such as extortion, blackmail or bribery or any associated costs or expenses are not covered.
Kidnapping and Ransom Demands	5.11.	Kidnapping and ransom demands are not covered.
Radioactive Contamination	5.12.	There shall be no recovery in respect of any liabilities, irrespective of whether a contributory cause of the same being incurred was any neglect on the part of the assured or his servants or agents, directly or indirectly caused by or arising from; <ul style="list-style-type: none"> 1) ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; or 2) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; or 3) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter; or 4) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.
Other Insurances	5.13.	Amounts which could be recovered under insurance policies the assured have taken out for hull and machinery, war risks and war risk liabilities, motor vehicle or aviation risks are not covered.
Personal Property	5.14.	Properties owned or rented by the policy holder including the prey caught and fishing equipment of the policy holder, are not under coverage.
Valuable Property	5.15.	Loss or damage to the valuable property such as money, valuable paper, gold, silver, jewelry, works of art, ornaments and other valuable property, which are not delivered to the carrier for keeping, are not under coverage.
Salvage and Relief Services	5.16.	Salvage and relief services provided to the insured boat or general average payment claims and all related disputes are not covered.

Scuba Diving	5.17.	Liabilities arising from scuba diving regardless of whether it is for entertainment or commercial purposes, are not under coverage.
Prey Caught	5.18.	Prey caught which is carried on board is not under coverage.
Government Compensation Programs	5.19.	If injured parties are entitled to receive compensation for personal injury under a mandatory state or national insurance scheme, there is no payment obligations for these claims under this policy. This exclusion applies even if the policy holder or the assured or the injured parties have failed to take the steps necessary to receive such entitlements.
Unseaworthiness	5.20.	If the assured fail to ensure that the insured boat is maintained in a seaworthy condition or to keep or operate it in accordance with the requirements of her flag state, certifying authority or classification society, claims which arise as a result, including wreck removal shall not be payable.
Willful Misconduct	5.21.	Willful misconduct including the assured's infringement of any law, rule or regulation, or from permitting any activity on board or in connection with the insured vessel which is unsafe or unduly hazardous are not covered.
Detention	5.22.	Detention, confiscation, arrest, legal or unjustified restrictions are not under coverage.
War Risks	5.23.	<p>liabilities arising from following circumstances regardless of whether they are caused by the failures by the policy holder, insured or seamen or representatives of the seamen are not under coverage;</p> <p>1) War, hostility, civil war, revolution, rebellion, revolt, riot or extraordinary, inevitable and irresistible natural events,</p> <p>2) Arrest, precautionary measure, precautionary foreclosure, expulsion or seizure (violation of seafarers' duties and piracy are exceptions) and their consequences or threat attempts,</p> <p>3) Mines, torpedoes, bombs, rockets, explosives or similar weapons of war.</p>

SECTION D: GENERAL RULES

- Transfer** 6.1. The policy cannot be transferred to another party without the written approval of the insurer.
- Claims** 6.2. In the event of a claim against the policyholder or the insured, it is necessary to follow the procedure for the claims specified in section E.7 of this special condition. Otherwise the right to claim compensation may be affected.
- Complaints** 6.3. The insurer evaluates all complaints from the
If the assured is dissatisfied with the insurer's handling of claims or any other aspect of your insurance or the service the insurer provide, please contact the insurer from sikayet@turkpandi.com
- Applicable Law and Jurisdiction** 6.4. The disputes arising out of this insurance policy shall be subject to Turkish Law, unless the parties agree otherwise. Istanbul Commercial Courts specialized on maritime disputes shall have jurisdiction for the disputes arising out of this policy.
- Lay up** 6.5. The insurer does not return premium for periods of lay up notified in arrears.
- Insurer's Burden Of Declaration** 6.6. **Insurer's Burden of Declaration**
- 6.6.1. **The Burden of Declaration before Concluding the Insurance Contract**
All information provided to the insurer must be accurate and valid before the conclusion of the insurance contract. The insurer may withdraw from the contract or request a premium difference within fifteen (15) days from the day of becoming aware of the infringement, unless an important matter for the insurers has been reported or reported incorrectly. If the requested premium difference is not accepted within ten (10) days, the contract shall be deemed canceled.
- 6.6.2. **Burden of Declaration on the Differences Between the Proposal and Acceptance**
The condition no 6.6.1 on the burden of declaration shall be applied mutatis mutandis.

6.6.3. Burden of Declaration within the Course of the Contract

6.6.3.1. Generally;

The insurer shall not, after the conclusion of the contract, act in an impressive manner and without the consent of the insurer to increase the amount of compensation by aggravating the risk or the current situation. If the insurer or someone else, with his or her consent, engages in transactions that increase the likelihood of the risk or aggravate the current situation, or if one of the issues explicitly accepted as risk aggravation occurs during the contract and these transactions are performed without his/her knowledge, the insurer shall be notified within ten (10) days at the latest from the date of learning these.

6.6.3.2. In the event of an aggravating act by the insurer prior to the realization of the risk:

The Insurer may terminate the contract or request a premium difference within one month from that date if the insurer learns the possibility of the realization of the risk or the aggravation of the current situation or the existence of events that may be considered as aggravation of the risk within the term of the contract. If the difference is not accepted within ten (10) days, the contract shall be deemed terminated.

6.6.3.3. In the event of an aggravating act by the insurer after the realization of the risk:

If the insurer's negligence is determined after the realization of the risk and a breach of the obligation to declare the amendment is found, a reduction is made from the compensation or price according to the amount of the compensation or the amount that may affect the realization of the risk. In the case of the insurer's intent, the insurer may terminate the contract if there is a connection between the change occurring and the actual risk; in this case, no insurance compensation or value shall be paid. If there is no causal link, the insurer pays the insurance indemnity or price taking into account the ratio between the premium paid and the premium to be paid.

6.6.4. Burden of Declaration when the Risk Occurs

When the policy holder learns about the occurrence of the risk, he/she shall inform the insurer without delay. If failure to notify or delayed notification of the occurrence of the risk has resulted in an increase in compensation or price to be paid, depending on the severity of the defect, compensation or price reduction is applied.

Premium

6.7. Insurance premium shall be assessed per year and in case the tendency is not the extension of the coverage or there is not a change of usage of the vessel, no further premium payments shall be made. Premium payments shall be made in instalments and on the specified dates. The policy holder shall be in default if he/she did not pay the premium. If the policy holder shall not pay the premium or the first instalment thereof in time, the insurer may avoid the contract within three (3) months as long as the payment is not effected. The period of three months shall commence from the date of maturity. In case the premium is not claimed by way of a lawsuit or enforcement proceedings within three months from the maturity date, the insurer shall be regarded as having avoided the contract. If any of the subsequent instalments was not paid on time, the insurer shall notify the policy holder by way of a registered letter or a notice served through a notary public that payment must be effected within ten (10) days, failing which the contract is to be deemed as having been terminated at the expiry of the ten days period. In case the outstanding amount remained unpaid at the expiry date of this period, the contract shall be terminated. Any additional rights of the insurer arising under the Turkish Code of Obligations in respect of the assured and policy holder's default are reserved.

Security

6.8. Where the insurer consider it appropriate and necessary, the insurer shall provide letters of undertaking, bonds or bank guarantees on behalf of the assured or the policy holder, as a security for covered claims.

Surveys

6.9. Surveys

6.9.1. The assured and the policy holder shall have a duty in order to ensure that the vessel is seaworthy at all times. The insurer may at any time appoint a surveyor, at the insurers' cost, to inspect the assured's vessel. The boat shall be made ready for the survey at any time by the insurer.

6.9.2. In the event that the deficiencies are not remedies, the insurer reserves the right to terminate the insurance contract by using the right of the insurer to withdraw partially or completely from the insurance contract, unless the insurer or the insured has a defect in the failure to rectify the deficiencies.

**Termination of the
Contract by the Insurer**

- 6.10.** The insurance coverage provided under this policy shall be terminated on the date of the policy or in case of sale of the boat, transfer to new equipment, insolvency or bankruptcy. For professionally operated boats, the insurance relationship ends when the operating company changes. At the expiry of the security, if no claim is made under the existing policy, it will be possible to benefit from day based premium refund. If no claim is made, the insurer is entitled for the full premium.

SECTION E: OBLIGATIONS WITH REGARD TO CLAIMS

Notification

7.1. Notification

- 7.1.1. The policy holder or the insured is obligated
- a. to notify any incident that may give rise to their liability within ten (10) days,
 - b. Immediately and in writing, of any claim made by a third party against the insured.
- 7.1.2. Reasonable expenses relating to the claim raised against the insured shall be paid by the insurer. The policy holder or assured must provide all of the documents and information that can be reasonably needed by the insurer.

Documentation

7.2. Documentation

- 7.2.1. The policy holder or assured must notify the insurer of any information or documentation in his power, custody, control or knowledge relevant to any matter and must, as soon as requested by the insurer, give to the insurer and/or to the experts or lawyers appointed to act on his behalf all such documentation and allow it to be inspected and copied.
- 7.2.2. The policy holder or assured must allow the insurer, or the appointed experts or lawyers, to interview any person employed by the assured whom the insurer considers may have knowledge of the matter. If any such person is required to act as a witness at any legal proceedings relating to a matter, the policy holder or the assured will use his best endeavours to make sure he attends.

Developments

- 7.3. The policy holder or assured must keep the insurer fully informed of the progress of any matter which will or may cause the assured to incur liabilities for which he is or may be insured by the insurer in whole or in part, including any costs or expenses, and of any action proposed in relation to such matter

Settlement

- 7.4. The policy holder or assured must not settle, compromise or admit liability for any matter for which he is or may be insured by the insurer in whole or in part without the approval of the insurer.

If the policy holder or assured does enter into a settlement agreement for any matter which may be insured by the insurer in whole or in part, the assured must notify the insurer in writing. If the insurer does not approve the settlement agreement within fifteen (15) days of notification of the matter to the policy holder or insured, the settlement agreement will be invalid against the insurer.

Recovery

7.5. The policy holder or assured, who incurs any costs or expenses without the agreement of the insurer, or without the matter being conducted by an expert or lawyer appointed or previously approved by the insurer, will only be entitled to reimbursement by the insurer for the reasonable costs and expenses incurred.

Evidence

7.6. The policy holder or insured shall not retain, conceal or falsify any evidence and shall submit to the insurer the necessary documents in relation to 8.1.2. If the obligation is not fulfilled, the insurer's liability is limited to the amount payable if the obligation is fulfilled, provided that the situation has been notified in writing.

Authorities of the insurer relating to the handling of the claims

7.7. Authorities of the insurer relating to the handling of the claims

7.7.1. The insurer shall inform the assured within five (5) days from the date of notification made in accordance with 8.1 above, whether it will take the necessary legal steps and decisions on behalf of the policy holder or assured under its own responsibility and account and assist in the defense of the assured with regards to the claim presented.

7.7.2. The insurer has the right to control or direct the conduct of any matter or legal proceedings relating to any liabilities in respect of which the policy holder or the assured is or may be insured by the insurer in whole or in part, and in particular to direct the assured to use a particular expert or lawyer.

7.7.3. The insurer has the right to require the assured to settle, compromise or otherwise dispose of any matter or proceeding in such manner as deemed appropriate.

7.7.4. The insurer may, at any time, notify the policy holder or the insured that the approval for the expert or lawyer, who has been appointed to act on behalf of the policy holder or insured, has been withdrawn. In this case, the policy holder or insured shall not reimburse the costs and expenses of this expert or lawyer.

7.7.5. The insurer may appoint experts or lawyers anytime on behalf of the policy holder or insured, for dealing with the issues that may be insured totally or partially by the insurer subject to the deduction applicable for the policy holder or the insured and the insurer.

Non-Compliance By The Insured or Policy Holder

7.8. If the policy holder or assured fails to comply with any prescribed requirements or any requirement which's enforcement is specifically expressed under these special conditions, without acting negligently, the insurer's right of avoidance of the insurance contract or wholly or partly cancellation of the insurance contract are reserved.

Payment Rule

7.9. Unless otherwise agreed by the insurer and provided that the policy holder or the assured performed his/her obligations or made payment without a credit or a similar way, the policy holder or the assured shall be able to claim under the insurance policy from the insurer.

Security

7.10. Security

7.10.1. The insurer is not under an obligation to provide a guarantee on behalf of the policy holder or insured. The insurer may provide collateral under conditions it deems appropriate; however, this guarantee does not imply any admission of any liability for the claim by the insurer.

7.10.2. The insurer to whom the policy holder provides collateral shall, on request or with the express authority of the insurer, replace the collateral upon request or pay an amount corresponding to the amount of such collateral to the insurer, irrespective of whether this amount can be compensated from the insurer.

7.10.3. The insurer shall in no event be responsible for any losses arising from the retention of the boat, the retention, seizure of any other assets of the policy holder or the insured, and the provision of collateral or non-provision.

7.10.4. The policy holder or the insured shall cover the amount or amounts that the insurer pays on behalf of the policy holder or insured or under the coverage provided by the insurer to the extent of the payment made upon the request of the insurer in respect of liabilities which are not compensable in the opinion of the insurer.

7.10.5. These special conditions apply only to the risk of liability arising from cabotage voyages. No payment may be requested from the insurer for any liability that may arise outside the cabotage, unless the parties expressly agree otherwise.

Optional additional coverage

The insurer will need to be contacted if it is wished to benefit from any of the following additional guarantees:

- Charterer's Liability Insurance
- Personal Accident Insurance
- Legal support and defense (for some disputes)