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Stowaways



Stowaways

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Introduction

With the implementation of the International Ship and Port Facility Security Code (ISPS Code) in July 2004 there was some optimism that increased port security would reduce the number of stowaways.

In many ports the ISPS Code paperwork might be in order, but actual security may still be below standard and allow stowaway's access to ships. Unfortunately, ports in high risk areas for stowaways also tend to have less effective security

To disembark and repatriate stowaways often requires the co-operation and assistance of the local immigration authorities. However, despite related expenses being paid for by vessels interests, the necessary help to disembark stowaways is often not forthcoming from local authorities.

Instead, stowaways are required to remain on board, the owner may have to provide security and the vessel may even incur a fine, which can be substantial.

A gradual increase in related costs follows ever-hardening attitudes towards the handling of stowaways, with some countries refusing to permit entry.

Under the ISPS Code, the presence of undocumented individuals on board can be construed as 'clear grounds' of a security breach that may result in delays, or even prevent the vessel's clearance for berthing.

While the "top 10" ports for stowaway embarkation are all in the continent of Africa, stowaways may be encountered virtually anywhere, with desperate people frequently travelling to other ports.

This briefing will look at steps that Members and ships' staff can take to prevent stowaways boarding, what to do if stowaways are found, and some of the insurance implications.



Types of Stowaways

People stow away on ships for many reasons but usually they are attempting to leave a region of conflict, instability, or social or economic deprivation for a country where they expect there to be stability, opportunity and a better way of life.

As the number of refugees and migrants increases worldwide, many governments are hardening their attitudes and reducing the number of legal immigrants they accept, forcing migrants to travel illegally, often by ship. Although vessels may be far more vulnerable in hot spots such as some African ports, there is almost no port in the world that can be considered completely safe from stowaways.

The 1965 Convention on Facilitation of International Maritime Traffic (FAL Convention) defines a stowaway as;

"A person who is secreted on a ship, or in cargo which is subsequently loaded on the ship, without the consent of the shipowner or the master or any other responsible person and who is detected on board the ship after it has departed from a port, or in the cargo while unloading it in the port of arrival, and is reported as a stowaway by the master to the appropriate authorities."

Although there are many reasons for stowing away and indeed many types of stowaway the associated problems faced by the vessel are largely the same, whatever the reason

Economic migrants

Economic migrants may simply be moving in an attempt to obtain a better standard of living and whilst some may attempt to stow away for a free passage, they are not necessarily illegal.

Illegal immigrants

In contrast, most illegal immigrants usually do not intend to make their presence known to the authorities, hoping to enter a country undetected.



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Refugees

Refugees will be attempting to escape war, civil unrest, or political or religious persecution. These stowaways tend to be impulsive and often have no papers.



Asylum seekers

Asylum seekers are refugees trying to reach a country where asylum may be granted, or economic migrants claiming asylum so as not to be repatriated. They will often try to conceal their true identity or adopt the nationality of an area where there is conflict.

Criminals

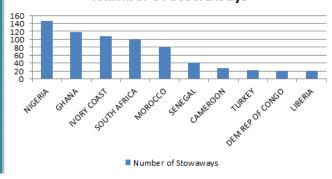
Perhaps the most worrying category are the criminals who may be violent and uncooperative and may be involved with drug transportation, human trafficking or other illegal activities.

Stowaways are generally treated as illegal immigrants at the port of disembarkation in accordance with the legislation of the countries concerned. However, stowaways who request asylum should be treated in accordance with the relevant United Nations' conventions, although unfortunately many countries ignore such requests.

Stowaway Hot Spots

Traditionally when shipowners requested advice as to where in the world they needed to be most diligent to prevent the boarding of stowaways, the simple response was 'anywhere in Africa'. Clearly this is very much a generalisation, but in the experience of the Club, the situation remains largely unchanged and African ports are still the most likely point of embarkation. See below graph depicting the top 10 locations.

Shifting economic and political situations worldwide can also have an impact upon human migration and many are lured by the promise of a better life elsewhere. Stowaways may also be persuaded to part with large sums of money to help facilitate access to ships and departure points.



Number of Stowaways

This improved organisation coupled with a general increase in experience and know how, means that a stowaway might have successfully completed part of his journey before he even attempts to board a Member's vessel, often using containerised and ro-ro cargoes headed for Western Europe.

However, Members should be aware that whilst their vessels may be far more vulnerable to the problems of stowaways in African ports, there is almost no port in the world which can be considered completely safe and therefore it is necessary to remain vigilant at all times.

Preventing Stowaways

To minimise stowaway problems it is obviously better to prevent people getting on board a ship in the first place. Prevention should ideally take place both in the port and on the ship.

The problem of stowaways is in fact a very simple security problem - it is one of access control. Since July 2004, control of access to the ship has been an integral part of the Ship Security Plan required by the International Ship and Port Facility (ISPS) Code. The following paragraphs highlight examples of the sort of measures ship operators might include in Ship Security Plans to implement the key areas of stowaway prevention - access and restricted areas.

Access

At any level of security, access to the ship should be tightly controlled. Initially this means establishing the ways by which access can be gained, for example using mooring ropes and cargo equipment, as well as by accommodation ladders, gangways and ramps.

Approved access routes should be kept to a minimum, if possible this should be limited to the accommodation ladder, which should be permanently manned and only authorised visitors allowed to board. All persons boarding and disembarking should be properly identified by an appropriate means, such as an identity card or boarding pass, including a photograph, which can be verified.

Having established controls on the authorised access routes, the unauthorised routes should be guarded. This can be achieved by closing and locking ship-side doors, removing over-side ladders, fitting guards on mooring ropes or anchor cables and ensuring that the deck and over-side areas are well lit. The deck areas need to be patrolled regularly, the timing of patrols should be staggered and security personnel may need to observe the land and sea approaches to the ship. Closed circuit television cameras could also be used.

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Preventing stowaways boarding with the cargo, especially containers, is a particular problem that requires the cooperation of the port and terminal operators and perhaps the charterers. Ships staff can however take some precautions such as checking to make sure container seals are intact and paying special attention to empty, open-top or open-sided containers.



Restricted areas

Although access to the ship is controlled, there is still a possibility that unauthorised persons may get on board, or that authorised persons such as stevedores may try to hide once on board. The second line of defence on the ship is to designate restricted areas to which no one has access except authorised members of the crew.

Examples of restricted areas are the bridge, machinery spaces, crew accommodation, cargo spaces and stores spaces. Store rooms and other spaces should be kept locked, and entrances into the accommodation and engine room may also be kept locked as long as fire and safety regulations are followed. If cargo is not being worked, hatches and cargo space entrances need to be closed, locked and checked before and during closing to make sure that no stowaways have concealed themselves.

Fitting suitable locks, surveillance monitoring equipment and devices that detect intruders automatically can provide protection. Restricted areas should also be patrolled regularly and guarded in times of heightened security.

Rudder trunks

There has been a recent trend of stowaways hiding in rudder trunks on deep-draft vessels, where they are not often found until they present themselves in search of food and water.

Some authorities have recommended that owners install metal gratings above the openings to their rudder compartments in addition to carrying out the usual thorough search before departing.

Stowaway search

As a final precaution, and to supplement the measures taken under the Ship Security Plan, a thorough and systematic stowaway search should be carried out before the ship sails.

Disembarkation and Repatriation Arrangements

In the event stowaways are found on board a Member's vessel, the Club will of course be willing to assist Members in arranging disembarkation and repatriation. To enable this to happen as soon as possible it is vital that Members advise the Club as soon as they become aware of the presence of stowaways on board an entered ship.

If stowaways are found they should ideally be sent ashore as soon as practical. However, this may be difficult if they do not have identification or are not of the nationality of that country.

Disembarkation of stowaways can be extremely difficult, largely dependent on the nationality of the stowaways, the availability of identification documentation, the vessel's future schedule and most importantly the co-operation of the immigration authorities and port officials at the vessel's future ports of call. Further, the vessel may be fined, or even placed under quarantine, if the stowaway does not have appropriate inoculation certificates and/or is suspected to be suffering from a contagious disease or has come from an area of infection.

The following paragraphs summarise the steps that need to be taken for the successful resolution of a stowaway case.

Reporting

The master should contact the ship operators and the agent at the next port of call. The shipowners must contact the P&I Club as soon as possible, but the master should also carry details of P&I correspondents so that he or she can contact the correspondent at the next port directly.

Whilst the stowaways are on board the master should ensure that they are declared to the authorities at each port. Failure to declare their presence may result in serious consequences for the master and the vessel, such as criminal charges against the master, delay to the vessel and/or a substantial fine. The agent should be able to advise on local procedures and obligations and ensure the appropriate parties are properly notified.

In many countries the authorities will give no assistance, so that getting a stowaway disembarked is impossible even if the necessary travel documents have been arranged. The immigration authority at the next port should then be notified. The Club will coordinate with the P&I correspondents at the vessel's scheduled ports until the stowaways are successfully disembarked and repatriated.

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Search and Question

The stowaways should be searched to determine whether they are carrying any documentation which may assist in their identification, any drugs or medication and any weapons or other dangerous items. A number of crew members should be present, ready to assist if the stowaway reacts violently or unexpectedly.

The person carrying out the search of the stowaway and his belongings should wear protective latex gloves and take care to avoid any sharp items, such as a knife, needles, etc. Look into pockets first, before putting your hands inside.

It is then recommended that the master interviews the stowaways individually to obtain as much information as possible in respect of the stowaway's alleged identification. Ideally, the master should utilise an appropriate stowaway guestionnaire such as that provided by the Club, and which accompanies this briefing. Masters should however be aware that a high percentage of stowaways will deliberately provide false details in order to hamper repatriation. If possible the stowaway should fill in the details themselves. Although the information given may be false, choice of words, spellings and other written clues often assist in identifying their actual nationality, whatever they might have written. A passport- style photograph of each stowaway should be taken and included with their completed questionnaire. The ship should then forward the gathered documentation to the Club as soon as possible in order we can start the process of identification immediately.

At the next port of call the Club representative may be instructed to board the vessel to obtain further details of the stowaways, in addition to obtaining the stowaway's photographs and fingerprints.

Obtaining travel documents

Immigration authorities will only grant permission for a stowaway to be repatriated if he or she has the correct travel documents, or temporary travel documents have been issued by a national embassy or consulate. Before the P&I correspondent can approach an embassy or consulate for travel documents, the identity of the stowaway must be established. This is not always an easy matter and further questioning using an interpreter may be necessary. It may require skilled interviewers to obtain truthful answers from the stowaway. Or deduce their nationality by their manner of speech and local dialect. Again, passport- style photographs of the stowaway and a full set of fingerprints will often be required.

Once all the information has been obtained, the P&I correspondent can apply at the national embassy or consulate of the stowaway. Embassy officials may sometimes interview a stowaway to satisfy themselves that he or she is one of their nationals before they will issue temporary travel documents. Arrangements would then be made for the documentation to be sent to the appropriate embassy or consulate in order that identification can be verified and hopefully an emergency travel document can be obtained. Often several embassies are contacted before a stowaway's true nationality and identity is confirmed.

Invariably, even if a stowaway makes a claim of refugee status or political asylum very few authorities will allow their disembarkation without a travel document. Under no circumstances should a stowaway be forced into making a claim for political asylum against his will. If, however he expresses a wish to make an application the stowaway should make a written request in his own language stating reasons why he cannot return to his home country and this application should be provided to the immigration authorities at the next port of call.

Repatriation

Once emergency travel documents have been obtained it is then necessary to obtain the consent of the immigration officials, to agree to the disembarkation and repatriation of the stowaway. This can be difficult due to the attitude of immigration officials in a number of jurisdictions who are not willing to assist.

In ports where disembarkation is allowed, there are often strict conditions attached, for example, repatriation must be completed prior to the vessel's departure or alternatively the authorities may require a guarantee in respect of potential costs involved. It is then necessary to consider the most direct and cost effective flight schedule. In most circumstances either the immigration or airline authorities will insist that stowaways are escorted. It is essential that when arranging flights, consideration needs to be given as to whether visas will be required for transit airports. It is also necessary to obtain the approval of the airline.

Once all the necessary arrangements have been made repatriation of the stowaways can at last take place.

Dealing with Stowaways on Board

If stowaways are found, the master needs to take action that follows the company's procedures and IMO guidelines. Ship operators and ships' crews have a duty to treat stowaways in their care humanely, whilst having due regard for the safety of others on board.

Security

The temperament of the stowaways has an impact on the safety of the crew. The likelihood of violent behaviour arising amongst the stowaways themselves, or being directed against the crew, should be considered. The number of stowaways onboard is also a consideration, especially if that number is high in proportion to the number of crew. In all cases the ship's crew should take appropriate security precautions.

A thorough search of the stowaways' possessions should

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always be conducted and any items that could pose a threat to the ship's crew removed. These might include pen-knives, razors, and other objects that could be used as weapons.

Stowaways should always be kept in a secure part of the vessel such as a cabin or other suitable space where the doors can be locked and any windows secured to reduce the risk of escape. The stowaways may feel sufficiently desperate to jump overboard, so the crew must remain vigilant.

Consideration might be given to dividing up a group of stowaways, especially if there are a large number in relation to the size of the crew.

After the vessel arrives in port the Port Facility Security Officer and immigration authorities will determine what measures should be undertaken to secure the stowaways and prevent them escaping. They may even insist that stowaways are placed ashore in a custodial area and guarded.

When the vessel does near port, the stowaways may be more tempted to jump ship, especially those who have stowed away previously and are familiar with the process of repatriation and the unlikelihood of being granted political asylum. Should they manage to escape, heavy fines are often imposed by the authorities.

During these periods the levels of security and awareness should be increased. To reduce the risk of stowaways receiving help to escape from crew members that they have befriended, contact with the crew should be kept to a minimum.

Health and welfare

The mental or physical health of the stowaways should be monitored. Risk of infectious diseases should also be considered and suitable precautions taken.



These might include confining the stowaways to their quarters, reducing contact with the crew to a minimum and separating any cutlery, crockery, bedding and clothing from that provided for the crew. The condition of the stowaways and any treatment or medicines administered should be recorded.

The stowaways should always be provided with sufficient food and water, somewhere to sleep and access to toilet facilities.

Work

There may be a temptation to put stowaways to work, and avoid the additional inconvenience of the crew guarding them, but this should not be permitted. Claims for wages and associated crew benefits might result and complaints made by the stowaways can only aggravate the problem and might cause delays to the ship, and create suspicion as to how they originally gained access to the vessel.

The ship is a dangerous place to live and work and stowaways have no training in health and safety awareness. If put to work they might injure themselves, potentially creating a claim against the vessel. and, the accompanying crew, are also much more likely to sustain injuries.

Emergency procedures

Due consideration should be given by the master to how a stowaway will be handled in the event of an emergency. It may be that a person is identified in the ship's crew to fetch and conduct the stowaway to the appropriate place of safety in an emergency situation. Likewise, a place will have to be made for the stowaway in the ship's lifeboat. If possible, these provisions should be explained to the stowaway, with instructions to follow and obey the nominated crewman. If appropriate, the procedure can be rehearsed at a normal ship's drill, thereby confirming to the master and to the stowaway that adequate steps have been taken to provide for his safety.

Stowaway Checklist and Questionnaire

North produces checklists and questionnaires to be kept on board ship and photocopied when needed. The checklists provide masters with guidance on the prevention of, and the searching for, stowaways and the action to take if they are found. The questionnaires will help them prepare and send the stowaway information required by the Flag State, the authorities at the next port of call and the P&I Club. Copies are available in Arabic, Chinese, French, Portuguese and Swahili.

Copies of the checklists and questionnaire are available to download from the Club's website at:

www.nepia.com/publications/loss-prevention-publications/ forms-and-checklists/

ISPS Code

Under the International Ship and Port Facility (ISPS) Code, if there are "clear grounds" that a ship is not in compliance with the Code, the authorities may apply security control measures to ensure compliance. Part B of the Code gives some examples of "clear grounds". Having stowaways on board may well be seen as evidence of a breach in the ship's security arrangements and "clear grounds" that the ship is not in compliance with the ISPS Code. This may well lead to further difficulties in disembarking stowaways and additional delay and cost to the Member. P&I cover may be reduced or rejected if the club's Directors consider that the Member did not take adequate steps to prevent the stowaways boarding.

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Role of the Charterer

The expenses arising from the presence of stowaways on board a vessel are often the responsibility of the owners or operator. in the first instance, however, it is possible that a charterer may also have responsibility for the expenses involved depending on the circumstances of the incident. For example, stowaways may have boarded by secreting themselves away in the cargo, a particular risk in the case of containers. They may, as another example, board as stevedores, for whom charterers may also be responsible.

We recommend including a clause in the charterparty which clearly apportions responsibility between the ship owner and the charterer Even where there is no such clause, or it does not cover the situation at hand, it may still be that the charterers should bear responsibility depending on the circumstances. One such suitable clause is the Stowaways Clause for Time Charters published by BIMCO reproduced below. This divides in in a fair and even handed manner the responsibility between owners and charterers depending on how the stowaways came on board the ship.



Under the terms of this clause, the charterers accept responsibility for all costs, expenses and delays arising out of the presence of stowaways on board the vessel where they have boarded by secreting themselves away in the charterer's goods, for example, in a container or hidden in a bundle of logs.

If this can be proven to be the case, then the charterers become responsible for the costs of guards and any fines imposed by immigration authorities for the presence of the stowaways or in the event of their escape. They are also responsible for all victualling and maintenance costs, diversion costs and the cost of repatriation of the stowaways. Costs of damage to the vessel and any delays and expenses arising from this, such as berth shifting costs, demurrage and hire would also be for the charterers account. They are also responsible for indemnifying the Owner for any security required to release the vessel. Equally, the same clause specifies that where the stowaways board otherwise than in the charterer's goods then the owners bear these responsibilities. This clause is desirable for owners as they may have no effective way in which to thoroughly check the contents of the goods being loaded. Such security measures are within the domain and responsibility of the charterers and it is therefore proper that the charterers should be responsible for any costs arising from any failure in that system. The owners on the other hand remain responsible for the security of the vessel itself.

It is therefore important that a record of the precautions taken to prevent stowaways, and the searches made to find them, are kept to provide evidence of how the stowaways boarded the ship.

Charterparties should now also include clauses to deal with the impact of the ISPS Code. Depending on the wording of the clause used (e.g. the BIMCO ISPS *Clause for Time Charter Parties*), notwithstanding that it does not refer specifically to stowaways it may be capable of applying to stowaways and apportioning liability between the owner and charterer. Nevertheless it is recommended that even where there is an ISPS clause in the charterparty, the BIMCO stowaway clause should also be incorporated to avoid any uncertainty and argument about who is to bear the consequences of stowaways being on board.

BIMCO stowaways clause for time charters

Courtesy of BIMCO

- (a) If stowaways have gained access to the Vessel by means of secreting away in the goods and/or containers or by any other means related to the cargo operation, this shall amount to breach of charter. The Charterers shall be liable for the consequences of such breach and hold the Owners harmless and keep them indemnified against all claims; costs (including but not limited to victualling costs for stowaways whilst on board and repatriation); losses; and fines or penalties, which may arise and be made against them. The Charterers shall, if required, place the Owners in funds to put up bail or other security. The Vessel shall remain on hire for any time lost as a result of such breach.
- (b) Save for those stowaways referred to in sub-clause (a), if stowaways have gained access to the Vessel, all expenses, including fines or penalties, shall be for the Owners' account and the Vessel shall be off hire for any time lost.

BIMCO Special Circular No. 1, January 2010

IMO Guidelines

Problems with disembarking and repatriating stowaways are increasing and greater restrictions on movement without travel documents are making cases more difficult to resolve. More cooperation from governments would be very beneficial.

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The IMO recognised the problem some years ago and issued guidelines - Guidelines on the *Allocation of Responsibilities to Seek the Successful Resolution of Stowaway Cases* - that were adopted by an IMO Assembly Resolution in 1997.

However, many countries continue to harden their attitudes and act in a way counter to the guidelines. As a result, the IMO incorporated standards and recommended practices for the resolution of stowaway cases into the Convention on Facilitation of International Marine Traffic (FAL Convention) in 2003 and further amended in 2006.

The measures require ships to undergo a thorough search in accordance with a specific plan or schedule when departing from a port where there is a risk that stowaways may have boarded.

Summary of responsibilities under the IMO Guidelines

Shipowners and ships' masters have specific responsibilities under the IMO Guidelines on the Allocation of Responsibilities to Seek the Successful Resolution of Stowaway Cases. These are summarised below.

Master's responsibilities

- 1 Make every effort to determine immediately the port of embarkation of the stowaway.
- 2 Make every effort to establish the identity and nationality of the stowaway.
- 3 Prepare a statement containing all information relevant to the stowaway for the appropriate authorities.
- 4 Notify the existence of a stowaway and any relevant details to the shipowner, and appropriate authorities at the port of embarkation, the next port of call and the flag State.
- 5 Do not depart from the planned voyage to seek disembarkation of a stowaway to any country unless repatriation has been arranged and permission given for disembarkation, unless there is extenuating security or compassionate reasons, such as injury or illness.
- 6 Ensure that the stowaway is presented to the appropriate authorities at the next port of call.
- 7 Take appropriate measures to ensure the security, general health, welfare and safety of the stowaway until disembarkation.

Shipowner's or operator's responsibilities

- 1 Ensure that the existence and information on the stowaway has been notified to the appropriate authorities at the port of embarkation, the next port of call and the flag State.
- 2 Comply with any removal directions made by competent national authorities at the port of disembarkation.

Further information about the "Guidelines on the Allocation of Responsibilities to Seek the Successful Resolution of Stowaway Cases" (Resolution A.871(20)) and the FAL Convention can be obtained from the IMO at 4 Albert Embankment, London, SE1 7SR, United Kingdom,

Telephone: +44 207 735 7611 Fax: +44 207 587 3210 Website: www.imo.org

P&I Cover for Stowaways

Stowaway costs

The cost of having stowaways on board can be considerable. As shipowners will be aware, they may be responsible for arranging and funding the disembarkation and repatriation of any stowaway who boards their vessels. In addition to the costs of looking after the stowaways, some countries impose fines for having stowaways on board a ship when it arrives in port and additional fines should any stowaways escape. In some countries the immigration authority may also request a guarantee to cover the costs of detention and repatriation as a condition of allowing a stowaway to disembark.

North provides insurance cover for Members in respect of certain losses and liabilities relating to stowaways. Like other clubs, North has a specific rule concerning stowaways, Rule 19(5), which states that the risks covered are

"Expenses other than those covered under Rule 19(6) - see diversion expenses below - incurred by the Member as a consequence of stowaways being or having been on board an Entered Ship.

Provided always that in Rule 19(5) the Directors may in their absolute discretion reject or reduce any claim if it is considered that adequate steps have not been taken to guard against the Ship being boarded by stowaways."

The costs incurred by Members in respect of stowaway claims may include the following:

- fines due to stowaways being on board
- cost of guards employed to prevent stowaways from escaping (requirement in certain ports)
- victualling expenses
- clean clothing, bedding and toiletries
- embassy fees
- jail or detention expenses
- repatriation flights for stowaways
- flights and accommodation expenses for escorts
- expenses incurred by agents, but only those expenses directly associated with the stowaways.

Although P&I cover is very wide in its scope, it is important to note that certain expenses may be specifically excluded. An example of this would be repairs to damage on an entered ship that has been caused by stowaways.



Cover may also be reduced or rejected if the Club's Directors consider that the Member did not take adequate steps to prevent the stowaways boarding.

Diversion expenses

Another important issue is that of diverting the ship to land stowaways. Cover is again provided by P&I Clubs for this purpose. North's Rule 19(6) covers the diversion expenses of an entered ship to the extent that those expenses "...are incurred solely...for the purpose of landing stowaways or refugees..."

Although the net operational costs resulting solely from a diversion to land a stowaway are covered, certain expenses incurred may be specifically excluded from P&I cover. An example would be any claim for loss of hire that has occurred.

It is also important to note that if Members wish to divert the vessel to land the stowaways, the Club must be contacted beforehand to confirm whether the diversion is deemed reasonable. If cargo is on board the vessel a diversion may well be deemed an unreasonable or unjustifiable deviation under the contract of carriage. It may then be necessary for Members to arrange additional shipowner's liability (SOL) insurance cover to ensure that their position is protected if a breach of the contract of carriage occurs.

Conclusion

Although the IMO has issued guidelines to governments regarding the prevention of stowaways, port security in many parts of the world remains extremely lax and the implementation of the ISPS Code has not noticeably improved the situation.

Members must not rely on port security as a means of prevention. More than ever, and in line with the ship's own ISPS procedures, it is advisable to take all precautions to prevent stowaways boarding and to make sure that any that succeed are removed before sailing.

North will of course continue to work with Members to get stowaways disembarked when they do manage to board.

Further Information

North is able to provide more information to Members than has been possible to include in this briefing.

Any Member who requires further information or advice about stowaways should contact the personal injury team or the loss prevention department at the Club.

Disclaimer

The purpose of this publication is to provide a source of information which is additional to that available to the maritime industry from regulatory, advisory, and consultative organisations. Whilst care is taken to ensure the accuracy of any information made available no warranty of accuracy is given and users of that information are to be responsible for satisfying themselves that the information is relevant and suitable for the purposes to which it is applied. In no circumstances whatsoever shall North be liable to any person whatsoever for any loss or damage whensoever or howsoever arising out of or in connection with the supply (including negligent supply) or use of information.

Unless the contrary is indicated, all articles are written with reference to English Law. However it should be noted that the content of this publication does not constitute legal advice and should not be construed as such. Members should contact North for specific advice on particular matters.

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