



1

## **WE WILL COVER**

- Damage to Property (FFO Damage)
- Non-contact damage to ships
- Wreck removal
- Towage liabilities
- Indemnities and recoveries

2

---

## DAMAGE TO PROPERTY

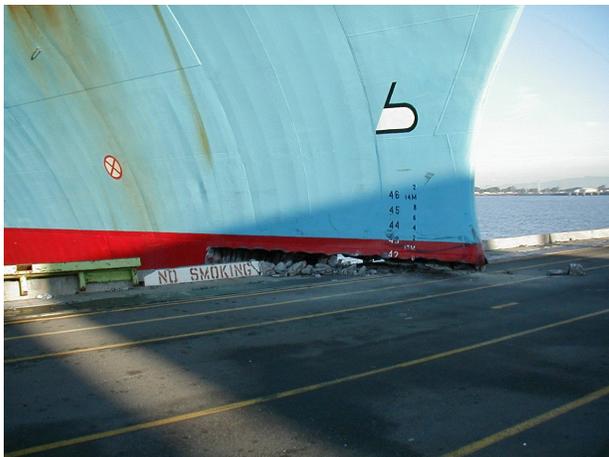
Rule 19(12)

*Liabilities costs and expenses  
incurred as a result of damage to or  
infringements of rights in  
connection with property ...*

3

---

## DAMAGE TO PROPERTY



4

---

## DAMAGE TO PROPERTY



5

---

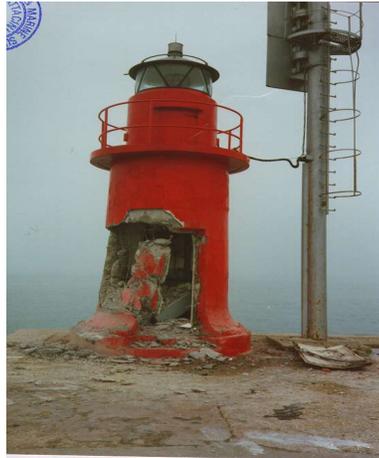
## DAMAGE TO PROPERTY



6

---

## DAMAGE TO PROPERTY



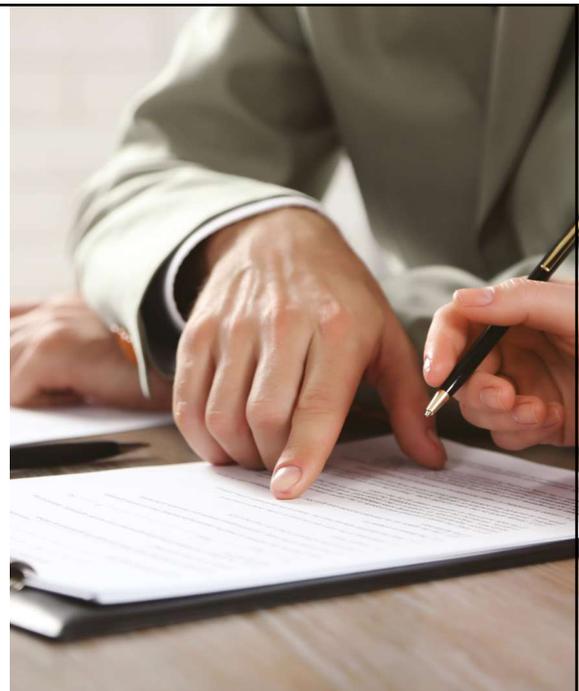
7

---

## DAMAGE TO PROPERTY

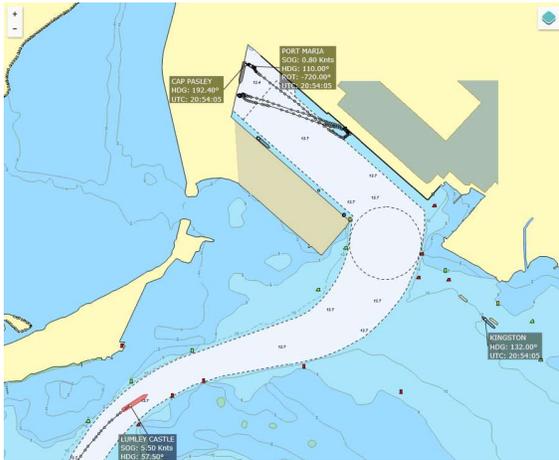
Top Tip:

- Check H&M cover, different hull policies cover different FFO risks



8

## DAMAGE TO PROPERTY



9

## DAMAGE TO PROPERTY - CLAIM HANDLING

- Jurisdiction
- Liability
- Security
- Repairs
- Damages

10

## DAMAGE TO PROPERTY



11



12

---

## DAMAGE TO PROPERTY



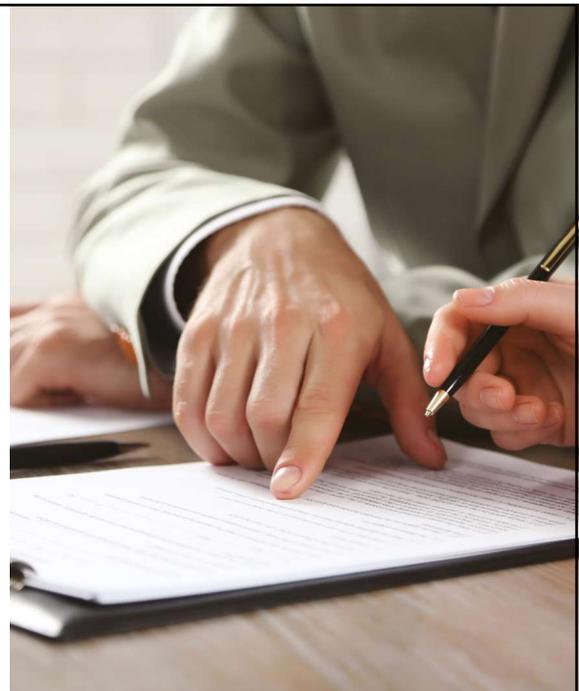
13

---

## DAMAGE TO PROPERTY

Top tips:

- H&M cover
- Surveys
- Experts



14

## NON CONTACT DAMAGE TO SHIPS

Rule 19(11)

Damage to another ship,  
cargo and property caused  
***'other than by collision'***

- Cover is comparable to collision liability
- P&I *'wraps around'* other insurances

15

## NON-CONTACT DAMAGE



16

---

## WRECK REMOVAL

Rule 19(14)

- Raising
- Removal
- Destruction
- Lighting and Marking

17

---

## PROVIDED

- Removal is compulsory by law
- The contract is approved by North
- The value of the wreck is credited to North  
and
- There has been no transfer of interest in the wreck

18

---

## WRECK REMOVAL



19

---

## WRECK REMOVAL



20

---

## WRECK REMOVAL



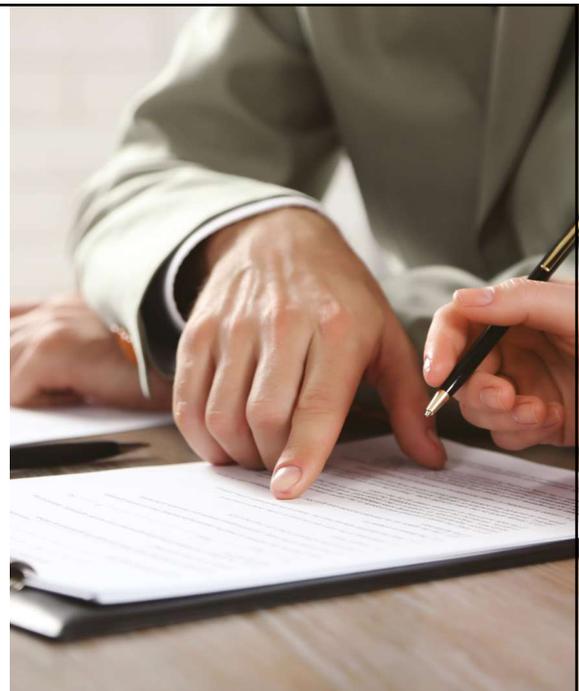
21

---

## WRECK REMOVAL

### Top Tips

- Keep close to:
  - ✓ H&M and Salvors
  - ✓ Coastal state
- Check limitation
- Local contractors
- Bunker removal



22

---

## TOWAGE LIABILITIES

Third-Party liabilities that arise during:

Rule 19(15)

- Routine harbour towage
- Habitual towage, and
- Non-customary towage not covered by H&M

23

---

## TOWAGE LIABILITIES

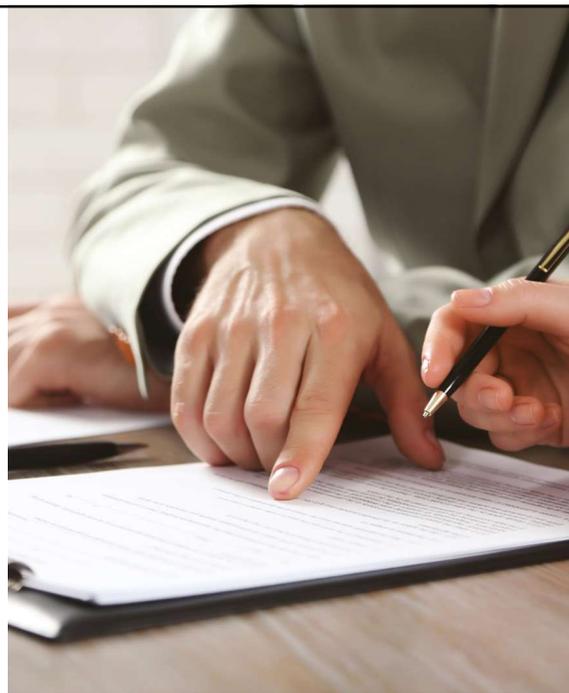


24

## TOWAGE LIABILITIES

### Top Tips

- Traditional towage contracts allocate most risks to the towed ship
- Towcon and Towhire are more equitable
- Use:
  - Tug brokers
  - Specialist surveyors



25

## ADMIRALTY CLAIMS

Indemnities and recoveries

- Charterers
  - Unsafe Port claim
  - Focus on the Master
- “Other Ship”
  - Collision claim
  - Towage contracts
- Third parties

26

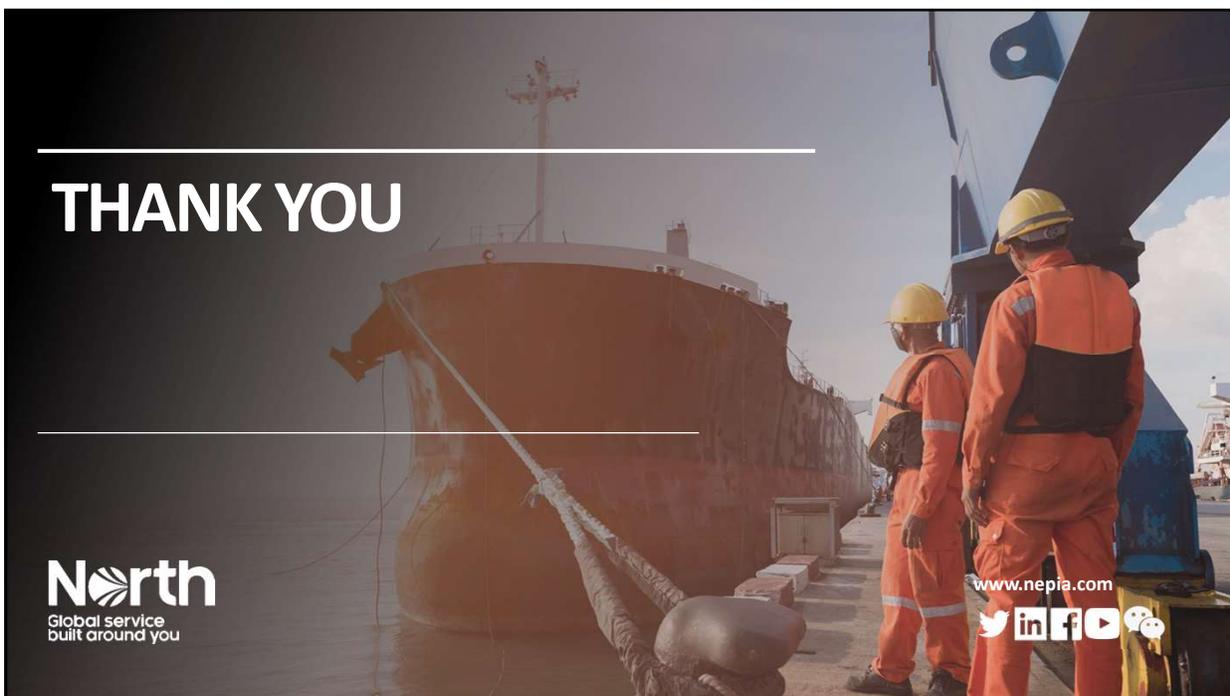


---

## WE HAVE COVERED

- ❖ Damage to Property (FFO)
- ❖ Non-contact damage to ships
- ❖ Wreck removal
- ❖ Towage liabilities
- ❖ Indemnities and recoveries

27



---

# THANK YOU

---

**North**  
Global service  
built around you

[www.nepia.com](http://www.nepia.com)



28