



Steamship  
Mutual

# Crew and Passenger Claims



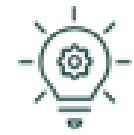
Genevieve Holloway

Mutual Vision





# Presentation Highlights



## Crew

- Who, what and where we cover



## Passengers

- What is covered
- Cruise curtailments and shoreside excursions



## The importance of a thorough investigation







# Crew Claims









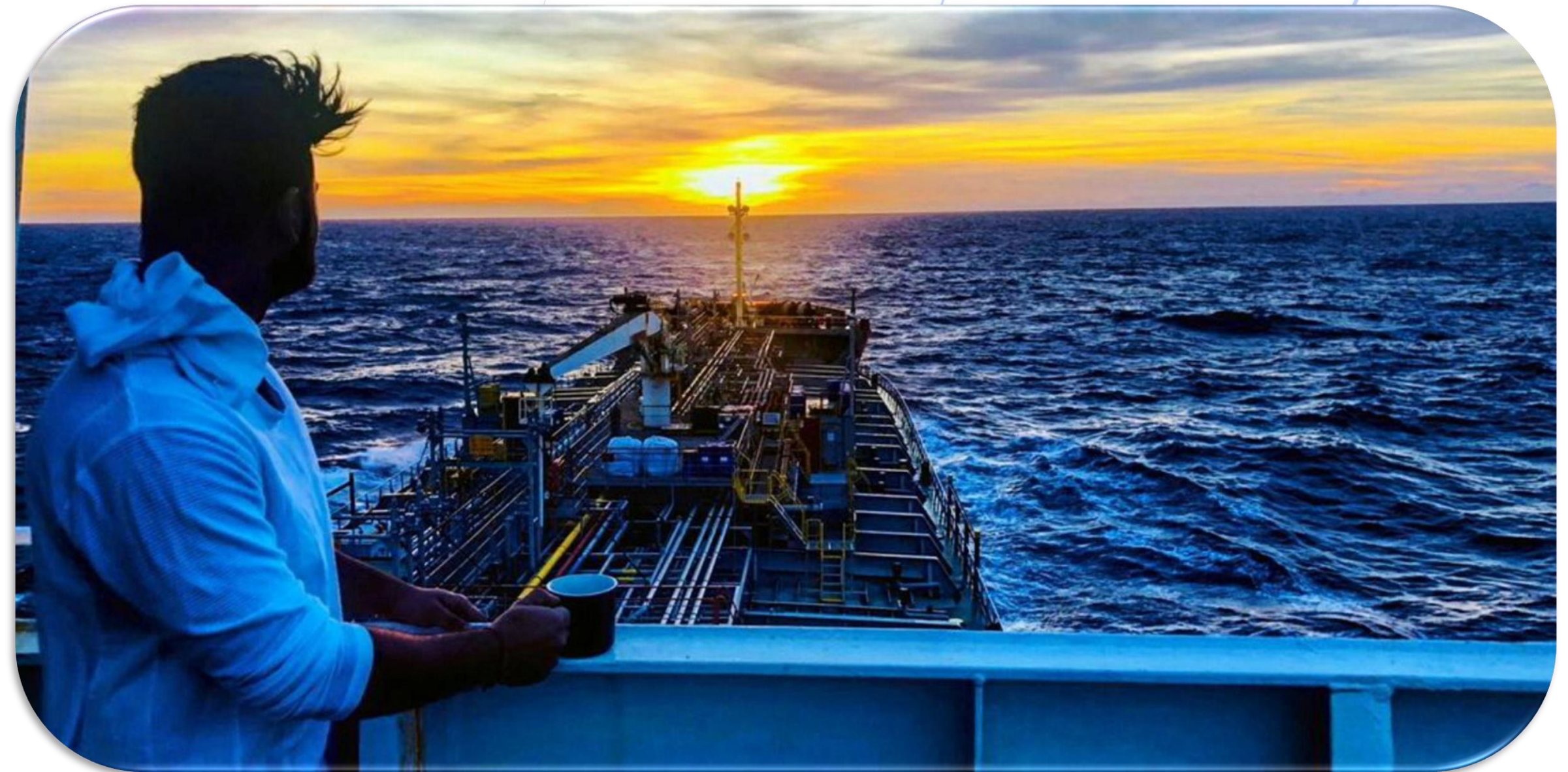


# Crew and Third Party Claims



## Who we cover

-  Crew
-  Supernumeraries
-  Pilots
-  Stevedores
-  Third parties / visitors
-  Stowaways



For both contractual and tortious liabilities



# Crew Claims



## What we cover



Liabilities arising from illness, injury or death of seafarers

- Medical costs abroad and at home
- Repatriation and substitute costs
- Sickness wages
- Disability or death compensation to next of kin and dependants
- Damages claims



Deviation expenses



Shipwreck unemployment indemnity








Loss of baggage and effects

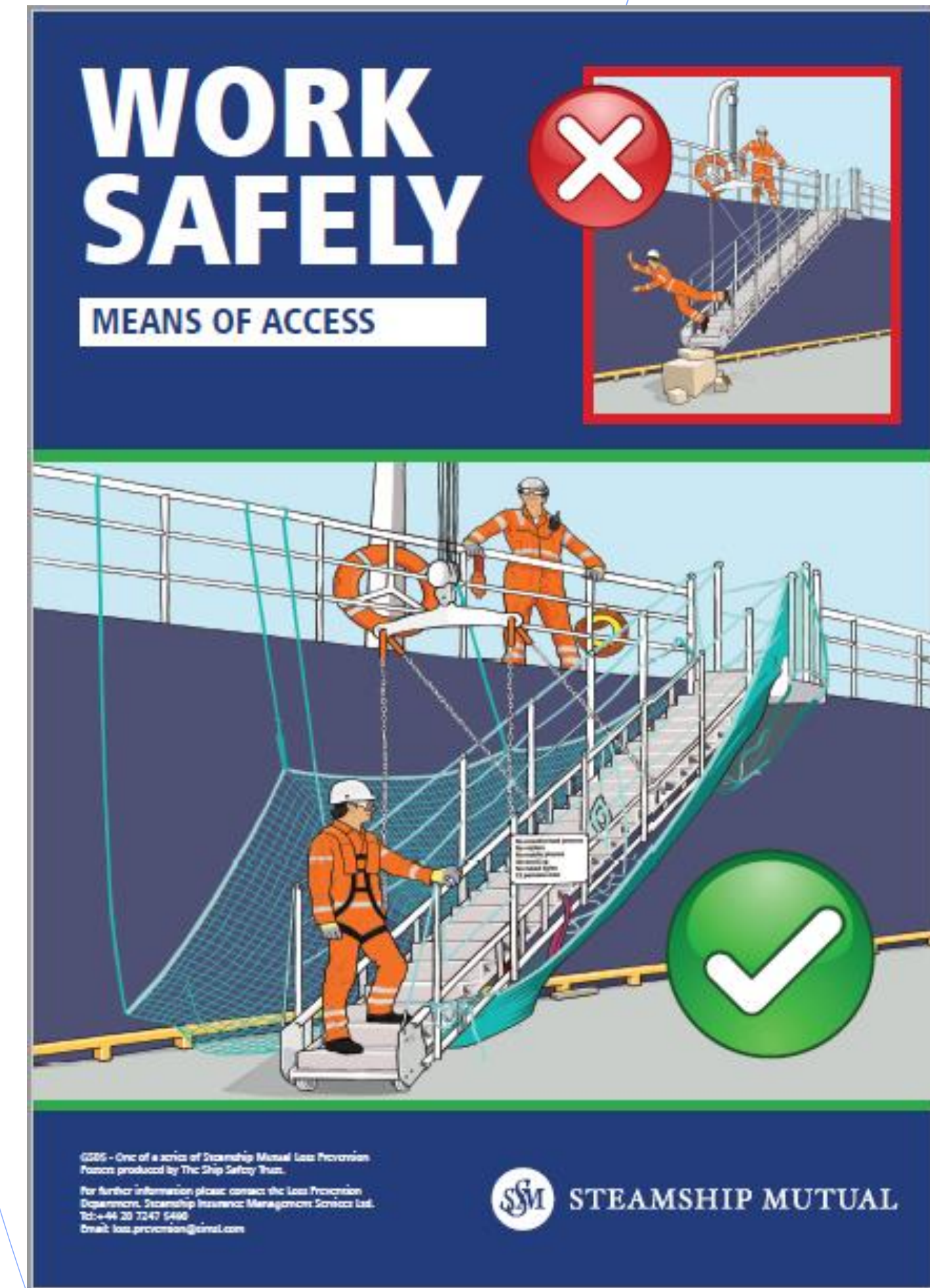




# Crew Claims

## Where we cover

-  Ship
-  Ashore
-  Gangway
-  Home to ship and vice versa
-  Full period while contract in force







# Passenger Claims





# Passenger Claims

## Strong Cruise Operator Commitment

- American Queen
- Anschutz Company
- Carnival Corporation Brands
- Hornblower
- Lindblad Expeditions
- MSC Cruises
- Norwegian Cruise Lines
- Phoenix Reisen GmbH
- Ponant
- Ritz-Carlton Yacht Collection
- Royal Caribbean Cruise Lines
- Viking Ocean Cruises Ltd
- ..... and many more





# Passenger Claims

## What we cover

- Liabilities arising from illness, injury and death of passengers
- Must be fault or negligence on ship Owners' part – unlike with crew claims
- Slips, trips and falls
- Food poisoning
- Norovirus outbreaks
- Covid-19 outbreaks

**We do not cover “we didn’t like it”**





# Passenger Claims

## Cruise Curtailments



 When a cruise is cut short owing to a casualty to the ship

 Club will cover:

- Cost of getting passengers home
- Refunds / compensation paid

 Infamous example – Costa Concordia

- Most liabilities to passengers in history
- Total claims estimated at US\$1.5 billion

However:

US\$1.2 billion of that for the wreck removal





# Passenger Claims

## Shore Side Excursions

Separate shore excursion cover available

Can be P&I if ship owner is negligent with the selection of the tour operator

Duty to warn passengers of known dangers when taking guests to unknown, exotic places







# Investigations



**INVESTIGATION**



# Investigations



## What to collect

- 💡 Accident Report
- 💡 Investigation Report
- 💡 Witness Statement
- 💡 Photographs
- 💡 Ship's Medical Records
- 💡 Ship's Deck / Engine Log Books
- 💡 Lawyer / Correspondent required
- 💡 Passenger activity / speng log
- 💡 Surveillance







Any Questions?







Steamship  
Mutual

# Crew Illness and Injury



Chris Adams

Mutual Vision





# Contents

## Crew Claims

### Illness

- Cost
- Causes
- PEME

### Injury

- Recurrent Causes








# Crew Illness and Injury



# The Cost of Crew Claims – 2019 to 2022



Year	Routine Claims		Major Claims		Total		Crew as %	
	No.	Value	No.	Value	No.	Value	No.	Value
2019	1,083	\$15.3m	18	\$11.2m	1,101	\$26.5m	22%	20%
2020	1,034	\$15.8m	23	\$18.6m	1,057	\$34.4m	21%	31%
2021	1,213	\$19.3m	18	\$8.4m	1,231	£27.7m	22%	29%
2022	1,196	\$18.5m	10	\$8.4m	1,206	\$26.9m	22%	22%



# Recurrent Causes of Crew Illness




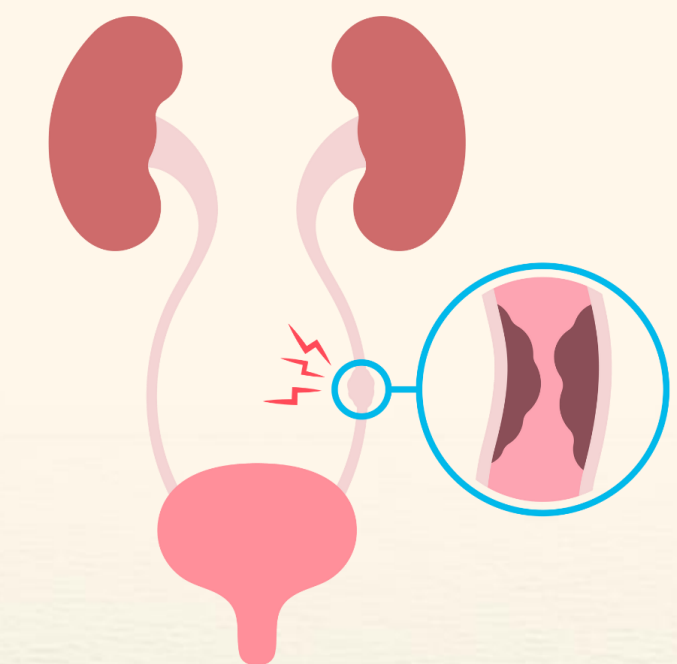
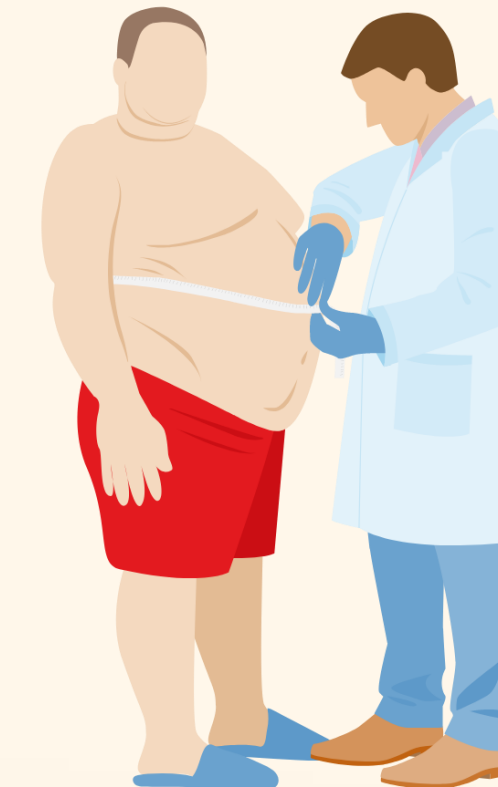
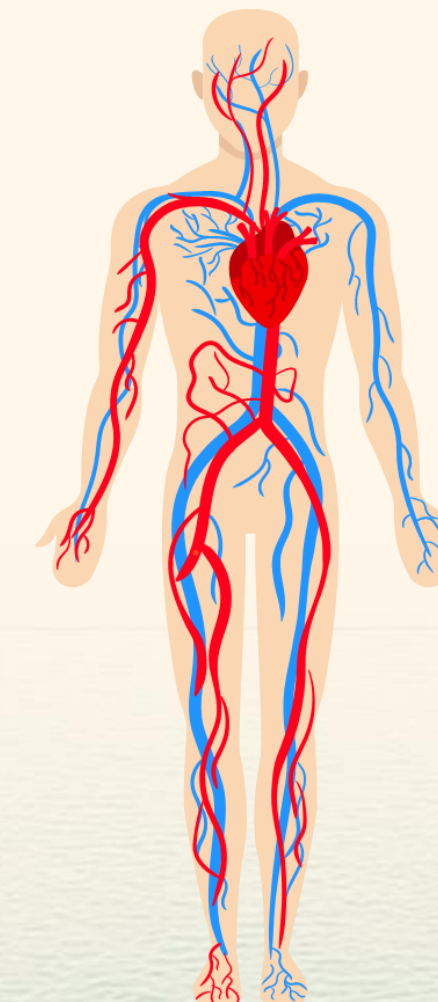
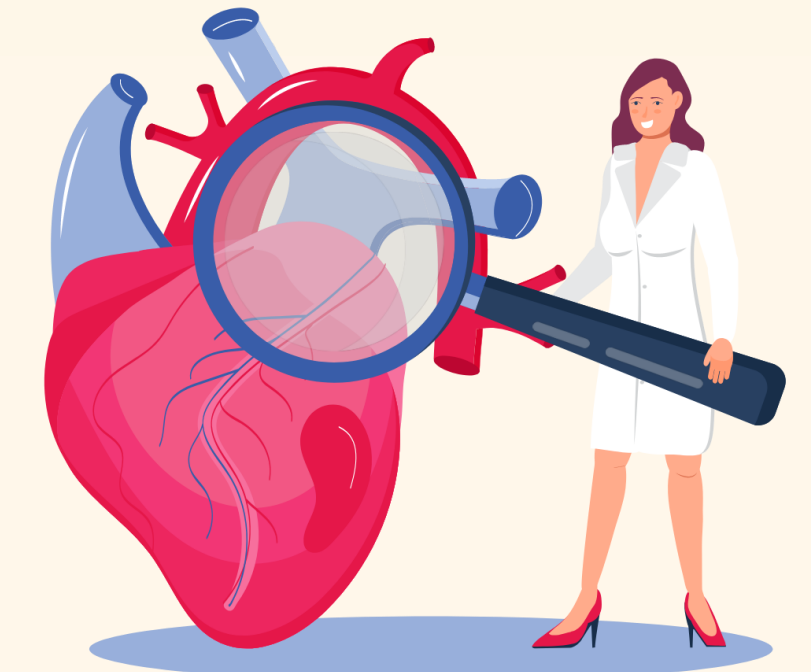
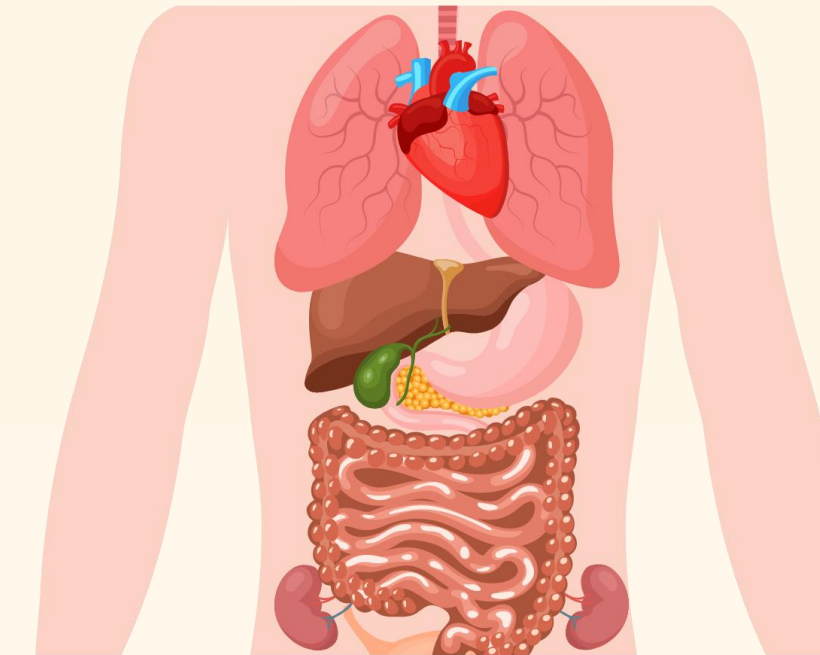
 **Musculo- Skeletal Conditions**  
Back pain, joint issues

 **Abdominal Conditions**  
Appendicitis, Hernia, Gall Bladder Stones, Haemorrhoids

 **Genito-Urinary Conditions**  
Kidney Stones

 **Cardiovascular Conditions**  
Hypertension, Coronary Artery Disease, Stroke

 **Obesity**  
Diabetes





# Body Mass Index - BMI



Functions of Weight over Height<sup>2</sup>

BMI	Category
18 -25	Healthy
25-30	Overweight
30-40	Obese
>40	Morbidly Obese

WEIGHT lbs	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200	205	210	215	
kgs	45.5	47.7	50.0	52.3	54.5	56.8	59.1	61.4	63.6	65.9	68.2	70.5	72.7	75.0	77.3	79.5	81.8	84.1	86.4	88.6	90.9	93.2	95.5	97.7	
HEIGHT in/cm	Underweight					Healthy					Overweight					Obese					Extremely obese				
5'0" - 152.4	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	
5'1" - 154.9	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	36	37	38	39	40	
5'2" - 157.4	18	19	20	21	22	22	23	24	25	26	27	28	29	30	31	32	33	33	34	35	36	37	38	39	
5'3" - 160.0	17	18	19	20	21	22	23	24	24	25	26	27	28	29	30	31	32	32	33	34	35	36	37	38	
5'4" - 162.5	17	18	18	19	20	21	22	23	24	24	25	26	27	28	29	30	31	31	32	33	34	35	36	37	
5'5" - 165.1	16	17	18	19	20	20	21	22	23	24	25	25	26	27	28	29	30	30	31	32	33	34	35	35	
5'6" - 167.6	16	17	17	18	19	20	21	21	22	23	24	25	25	26	27	28	29	29	30	31	32	33	34	34	
5'7" - 170.1	15	16	17	18	18	19	20	21	22	22	23	24	25	25	26	27	28	29	29	30	31	32	33	33	
5'8" - 172.7	15	16	16	17	18	19	19	20	21	22	22	23	24	25	25	26	27	28	28	29	30	31	32	32	
5'9" - 175.2	14	15	16	17	17	18	19	20	20	21	22	22	23	24	25	25	26	27	28	28	29	30	31	31	
5'10" - 177.8	14	15	15	16	17	18	18	19	20	20	21	22	23	23	24	25	25	26	27	28	28	29	30	30	
5'11" - 180.3	14	14	15	16	16	17	18	18	19	20	21	21	22	23	23	24	25	25	26	27	28	28	29	30	
6'0" - 182.8	13	14	14	15	16	17	17	18	19	19	20	21	21	22	23	23	24	25	25	26	27	27	28	29	
6'1" - 185.4	13	13	14	15	15	16	17	17	18	19	19	20	21	21	22	23	23	24	25	25	26	27	27	28	
6'2" - 187.9	12	13	14	14	15	16	16	17	18	18	19	19	20	21	21	22	23	23	24	25	25	26	27	27	
6'3" - 190.5	12	13	13	14	15	15	16	16	17	18	18	19	20	20	21	21	22	23	23	24	25	25	26	26	
6'4" - 193.0	12	12	13	14	14	15	15	16	17	17	18	18	19	20	20	21	22	22	23	23	24	25	25	26	



# Obesity – Health and Safety Issues



## Health

- Decreased lung function
- Arterial stiffness
- High blood pressure
- Diabetes
- High (bad) cholesterol
- Elevated risk of heart attack or stroke

## Safety






- Shortness of breath, fatigue
- Obstructive sleep apnoea
- PPE
- Emergency operations
- Likelihood and severity of trips and falls

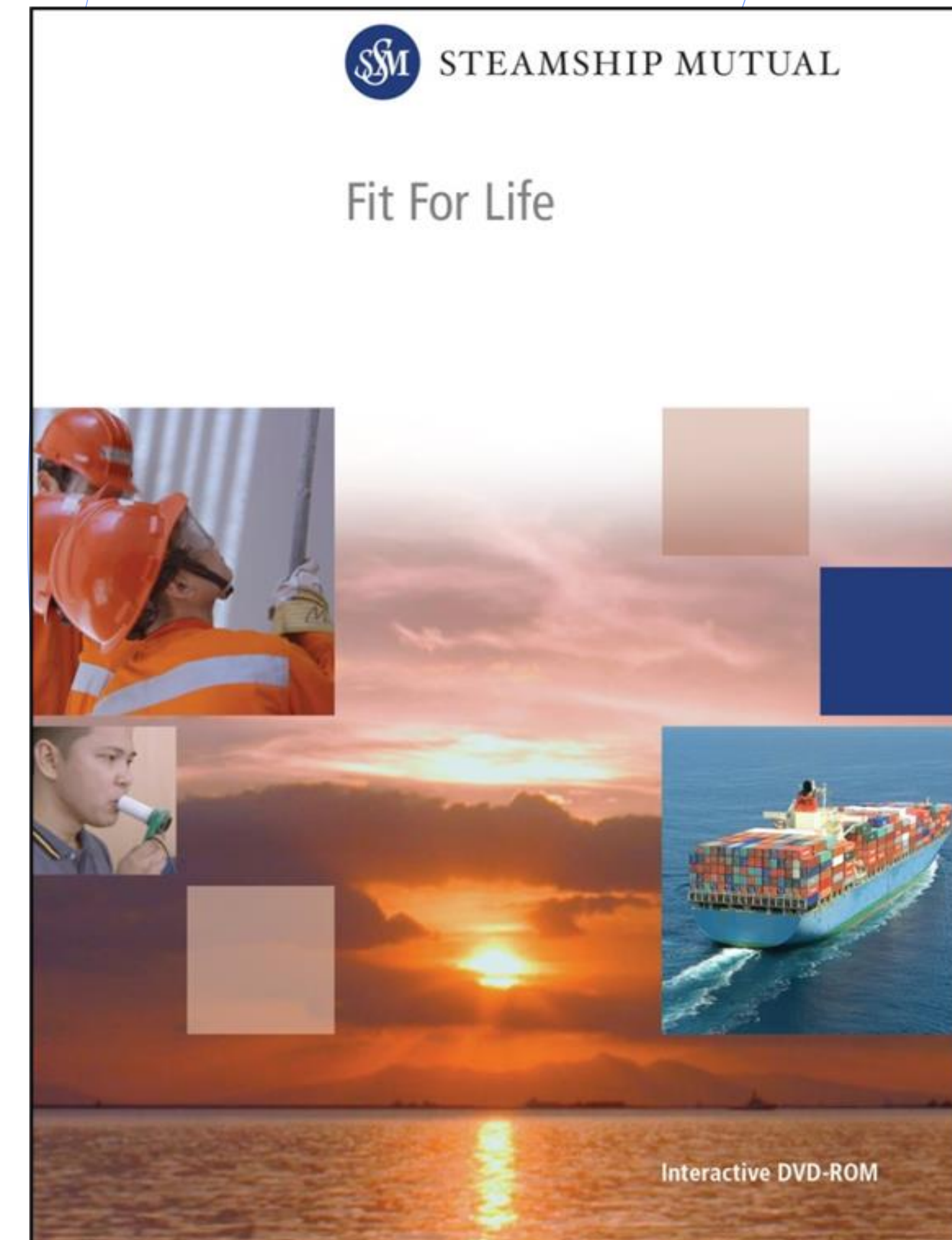




# Pre-Employment Medical Examination - PEME



-  Promotes Crew Health and the Club's PEME Scheme
-  Highlights the importance of seafarers being fit for seagoing employment
-  Identifies the conditions that most frequently result in unfitness
-  Explains how illness risk can be controlled by lifestyle choices
-  Encourages seafarers to take a positive view of the PEME







# Crew Injury





# Recurrent Causes of Crew Injury



Working at height either within or near cargo holds



# Recurrent Causes of Crew Injury



Working overboard or near the ship's side



Working with machinery



# Recurrent Causes of Crew Injury



Mooring operations



Lifeboat drills



# Entering Enclosed Spaces

- ⚓ Failure to follow proper procedures before entry
- ⚓ Failure to identify what might constitute an enclosed space
- ⚓ Failure to follow correct procedures in the event of a casualty





# The Effect of Oxygen Depletion



Oxygen Concentration	Time of Useful Consciousness
21% - normal atmosphere, sea level	Infinite
10%	20-30 minutes
7.7%	3-5 minutes
6%	1-2 minutes
4.9%	30-60 seconds
3.8%	15-20 seconds
3.3%	9-12 seconds – death within 5 mins





No Seafarer Should Return  
Home in this Manner







Any Questions?





2023



Steamship  
Mutual

&



MENTAL HEALTH  
SUPPORT SOLUTIONS

# PSYCHOLOGICAL SAFETY

---

WHY IS IT IMPORTANT?



# WHO WE ARE



## YEARS OF EXPERIENCE

Founded in 2018, MHSS is now trusted by over 7000 vessels worldwide



## LEADING EXPERTS

Our team consists solely of professional clinical psychologists with maritime experience



## GLOBAL PRESENCE

We operate around the world, offering our services in 35+ languages



## ALL THINGS MARITIME

We offer bespoke solutions and training for cruise, shipping and yacht sectors





# 24/7 HELPLINE

---

Making people feel heard, understood,  
and supported

Proactive rollout programme with  
introductory webinars and promotional  
materials, designed to raise awareness  
of the service



ROUND-THE-CLOCK SUPPORT,  
24/7, 365 DAYS A YEAR



35+ LANGUAGES, INCL. CHINESE,  
GREEK, GEORGIAN, FILIPINO, ETC.



OPERATED BY PROFESSIONAL  
CLINICAL PSYCHOLOGISTS



QUARTERLY REPORTS ON TRENDS  
AND PREVENTIVE MEASURES



PRIVATE, ANONYMOUS AND  
CONFIDENTIAL TALKS



WHATSAPP, LANDLINE, EMAIL,  
TEXT, TELEGRAM, ETC.







# ADDITIONAL SERVICES



## CREW TRAINING

Tailored training on all aspects of wellbeing. These can include training on leadership, resilience, stress management or Psychological First Aid Training.



## ON-SITE ATTENDANCE

In-person crew stabilisation through acute therapeutic interventions following an incident. Ensuring safety and security of the crew, making sure everyone is ready to return to work.



## QUARTERLY SURVEYS

"Mental Health and Wellbeing" surveys created to help understand the concerns and worries of your crew, as well as hear their suggestions for improving life onboard.



## PSYCHOLOGICAL TESTING

Pre-onboarding tests for crew members, using internationally-recognised framework for identifying individuals' stress points.





# WHAT IS PSYCHOLOGICAL SAFETY



Psychological safety is the belief that you won't be punished or humiliated for speaking up with ideas, questions, concerns, or mistakes.



It's a shared belief held by members of a team that others on the team will not embarrass, reject, or punish them for speaking up.





# SAFETY IS A FEELING

Safety = Trust/Cooperation = Trust the other to watch out for danger

- This leads to resilience and feeling protected

Unsafe = Distrust = Protect ourselves from each other

- This leads to weakness in our organizational structure



A horizontal banner with a dark blue background. It features a row of stylized human silhouettes in various shades of blue and purple, holding hands. Overlaid on this image is the title text in large, white, bold, sans-serif capital letters.

# LEADERSHIP – PUNISHMENT VS COMPASSION

They set the stage for culture, prioritise work and mental wellbeing, manage conflict, lead, and delegate.

- Strong leaders provide a sense of vision, purpose, mentorship, and inspiration for all.
- Management style defines mental health on board
- Authority vs Leader
- Seafarers speak up when they know better
- To Feeling of Safety
- Conflict management
- Respectful and appreciative feedback
- Reinforce spoken and unspoken rules and rituals



# RESEARCH FOR PSYCHOLOGICAL SAFETY

Maritime industry studies found that:

A positive safety climate, characterized by clear and open communication, active involvement in safety procedures, and **supportive management**, coordination, and **mutual support among crew members**, was associated with **a lower incidence of accidents and improved accident prevention** in the maritime industry.





# LEADERSHIP AND COMMUNITY



It takes leadership to improve safety



It takes a community to maintain it



# OUR RESPECTED CLIENTS

Our extensive experience in maritime psychology allows us to effectively support forward-thinking organisations in cruise, shipping and yachting sectors

## CRUISE:



We offer courses at the WMU and collaborate with professors to create lasting change in the industry by educating the decision makers of tomorrow.

## SHIPPING AND YACHT:







MENTAL HEALTH  
SUPPORT SOLUTIONS

# CONTACT DETAILS



+49 1515 4036645



info@mentalhealth-support.com



Mental Health Support Solutions  
(MHSS)



Große Elbstraße 275  
22767 Hamburg / GERMANY



---

[www.mentalhealth-support.com](http://www.mentalhealth-support.com)