Charterer entries make up approximately one third of the Club’s entered tonnage. We see this cover as a fundamental pillar of our business and provide cover to some of the largest charterers in the world as well as to smaller traders and operators, including those Members supplementing their owned fleet with chartered vessels.

Whilst Charterer Members are entered on a fixed basis, they can be assured of the same standard of service as mutual Members. Our terms for Charterers are specifically drafted for their needs and the Club can provide additional covers for risks outside the scope of standard P&I terms of entry. We recognise that not every Charterer has the same business needs and we have many years’ experience in advising Members on this type of cover and additions to the cover that may be beneficial to them.

In brief

These dedicated terms set out clearly the scope and extent of cover available to charterers. FD&D cover, when provided to charterers, is available upon the terms set out in the Association’s Class II rules.

There is no exclusion in respect of war and terrorist risks other than pursuant to the usual Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause CL 370 dated 10.11.2003, and the Institute Cyber Attack Exclusion Clause CL 380 dated 10.11.2003 which are applicable to P&I and DTH cover. There is no sub-limit in relation to war and terrorist risks either.
**Standard Cover P&I:**
- Covers liability to indemnify owner or sub-charterer as well as claims made directly against the charterer
- Cargo loss, shortage or damage including through transport liabilities
- Injury to stevedores or other persons
- Pollution
- Collision liability
- Damage to fixed and floating objects
- Damage to vessels without collision
- Towage liabilities
- Contracts and indemnities on terms approved by the Club
- Wreck Removal
- Quarantine expenses
- Fines, including customs, immigration and pollution fines
- Other expenses incidental to chartering
- Legal and other expenses.

**DTH:**
- Physical loss of or damage to the entered vessel, including stevedore damage, damage resulting from unsafe port and damage caused by charterers’ bunkers
- Delay, detention or loss of use consequent on physical loss of or damage to the vessel
- Cost of removal and replacement of bunkers in order to avoid or minimise damage to the entered vessel
- Charterers’ proportion of GA and Salvage contributions.

**FD&D:**
Legal advice and support for legal costs in resolving disputes relating to the chartering of vessels, including claims for freight, dead freight, demurrage, hire, speed and performance, detention and off-spec bunkers.

**Optional Extensions**
- Time Charterers’ bunker cover
- Cargo owners’ legal liability
- Traders’ liabilities
- Loss of or damage to containers
- Contracts and indemnities where terms are more onerous
- Deviation under contract of carriage
- Carriage on deck with under-deck B/L
- Delivery without B/L
- Ante- or post-dated B/L, unless issued with consent of Member
- Discharge at port/place not permitted by contract
- Carriage of valuable cargo, Specie, etc.
- Ad valorem B/L.

**Limits of Liability**
A Combined Single Limit for P&I and DTH of up to US$1 billion any one vessel any one accident or occurrence, including fees and expenses.

If FD&D cover is required this is available subject to a maximum limit of US$10 million in respect of all costs and expenses arising out of any one claim or series of claims. This is a sub limit of the overall Combined Single Limit applicable to the Members’ Charterers’ Liability cover.

**Optional Extensions**
Cover for optional extensions up to US$1 billion any one vessel any one accident or occurrence, including fees and expenses.

**Premium**
- Fixed, with no liability for additional calls
- Generally rated on volume, for example per vessel, per GT or per MT of cargo carried
- Open cover with declarations in arrears if required.

**Steamship Mutual for Charterers’ Liability Cover**
Steamship Mutual is one of the International Group of P&I Clubs, the Club currently insures a wide variety of ship types, with a worldwide membership. The Club places great importance on the diversity of its P&I business, the Charterers the Club insures add to that diversity.

Our claims teams have extensive experienced in handling claims from the Charterers’ perspective and can apply their expertise to assist Charterers in assessing a situation, even with limited information. Steamship Mutuals’ ethos is to provide assistance and to cover a claim if at all possible within the terms of cover.

**For further information please contact**
To email use the format: firstname.surname@simsl.com

**European Syndicate**

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**Vessels Covered**
The Club provides Charterers’ Liability cover for all types of vessels, whether time, voyage, slot or space chartered. Eligibility will depend on the vessels being suitably classed, and owners and any disponent owners of the vessels from whom Members charter having adequate P&I cover.

www.steamshipmutual.com