



Claims in respect of crew consistently represent a very significant proportion of the Club's overall claims experience. In the period 2011-2015, in the band of routine claims below US\$250,000, the value of crew claims has been on average over 45% of the total value of all claims in that layer. This is in marked contrast to the majority of other claim categories for which much more year to year volatility occurs.

The majority of crew claims involve illness. Individuals will always be susceptible to fortuitous illness and there is little that can be done to control that risk. However, there is a spectrum of risk involved and the Club continues to experience crew illness claims, sometimes involving significant cost, that arise because of the sub-optimal fitness of the seafarer concerned. For example, the seafarer who is overweight or obese, with high blood pressure who suffers a stroke or heart attack whilst at sea.

It is important however to remember that what is involved here are the lives of individuals. Each serious crew illness claim that we incur represents much more than just a financial cost to the Club and its Members. For the individual who is the victim of illness, the consequences of that can be tragic and devastating for that person and his or her family. It is particularly tragic when an individual suffers fatal consequences, or is permanently disabled and thereby prevented from providing for his family, as the result of an illness that could have been avoided or successfully treated had its onset been detected early enough.

The Club's most recent loss prevention DVD "Fit for Life" was a response to the perceived need that more needed to be done to inform and educate seafarers about health and fitness and the actions they can take to improve their well-being.



The approach adopted in the DVD was firstly to outline why it is essential for those who are at sea to be demonstrably fit for that employment. It emphasises that there is no way of knowing **when** a particular medical condition might incapacitate an individual, or **where** the ship might be at that time. "**When**" is important because the individual might be a sole watchkeeper and if he or she becomes incapacitated when no-one else is around, the consequences for that individual, and indeed everyone onboard, could be catastrophic especially if that incapacitation were to occur at night, and the ship then suffered a casualty when the majority of the crew were asleep.

"**Where**" is important because that determines whether any immediate outside medical assistance is available – possibly not if the vessel is in the middle of an ocean passage – and the quality of that assistance. There may also be additional risks associated with "**where**" because of particular local health issues – for example those that have been presented by Ebola, SARS, Bird Flu etc.

The Club's Pre-Employment Medical Examination (PEME) scheme has the objective of establishing the fitness of individuals for sea-going employment by ensuring that they are given a thorough



examination, the scope of which varies according to the individual's age. Regrettably the PEME process can be viewed negatively by the seafarers it aims to assist. It may be perceived as something that has the potential to prematurely end a seagoing career and this is unhelpful, particularly if it results in attempts to compromise the process. It would be better for all concerned if an annual PEME was regarded more positively as a helpful tool to enable seafarers to determine their health status at the point of examination and to monitor the progress of their health over time. By this means there can be early warning of the development of any medical condition that might threaten fitness. Through either medication or lifestyle choices to address any such conditions, it may well be possible for career-ending unfitness to be averted with obvious benefits for the both the seafarer and his employer. The DVD addresses this point and also promotes better understanding of the medical conditions that frequently give rise to crew illness claims, and what seafarers can do to control risk through lifestyle choices involving matters such as diet and exercise.

The Sailors' Society has developed the "Wellness at Sea" coaching programme which recognises and promotes the importance crew health and well-being. The majority of marine casualties and accidents are attributable to human error. That term can often obscure a variety of issues. The ability of seafarers to undertake their daily work safely is frequently compromised by issues such as fatigue, poor mental health, stress, and physical health. These factors can make the difference between a safe voyage and a major incident.



WELLNESS AT SEA  
SAILORS' SOCIETY

The "Wellness at Sea" programme covers five key modules; Social, Emotional, Physical, Intellectual, and Spiritual Wellness. The perfect alignment of the Physical Wellness module with the objectives of the Club's "Fit for Life" DVD provides a further means to facilitate greater understanding on the part of seafarers of the importance of good health. In view of this The Ship Safety Trust is sponsoring that element of the programme for the coming year. Through that sponsorship Members of the Club will be entitled to concessionary pricing of the "Wellness at Sea" coaching programme and the Managers hope that Members will avail themselves of this facility and the bespoke training that is available by arrangement from the Sailors' Society.

Further information about the programme can be found at the following link to the Sailors' Society website:  
<http://www.sailors-society.org/ourprojects/wellness/>



Or alternatively from the Managers' London Representatives:

