



KISH P & I LOSS PREVENTION CIRCULAR KPI-LP-26-2012
(Glancing Guidelines about Crew Claims)

Having few steps left for MLC implementation; it may be a good reminder to take a glance at the Crew Claims & guidelines for proper & acceptable insurance covers. The following points are worth mentioning:

A) Crew claims and insurance coverage:

Major crew claims are divided into five categories, i.e., injury, illness, loss of life, missing, and jump ship. Payment for crew claims occupies more than 30% of the total amount covered by many P & I associations. Even after the implementation of the ISM Code and member efforts to keep a high standard of safety, the number of crew claims is still high and claims of this type are one of the most concerned matters for the clubs.

The scope of the coverage of crew claims is divided into the following main items:

- Medical expenses
- Repatriation expenses
- Substitution expenses
- Sickness allowance
- Disability allowance
- Death compensation and funeral expenses
- Search and rescue expenses
- Loss of personal effects
- Deviation expenses during search and rescue, and bringing crew to unscheduled port for hospitalization.

*The amount of coverage is decided in accordance with the conditions of the respective employment contract and/or the applicable laws.

B) The causes of injury and illness:

1-Major causes of injury are as follows:

- Slipping and falling
- Losing balance and falling from high place
- Falling from a step during painting work
- Squashed by collapsed cargo
- Hit by cargo fallen from crane
- Hit by wire or rope
- Stuck in a door, pontoon and cargo
- Bumped, stuck, hit and cut by objects
- Foreign objects stuck in eyes during grinding or chipping
- Pinched and wounded by machinery in operation
- Exposed to steam, fuel, poisonous liquid cargo
- Low back injury by lifting heavy materials
- Explosion in an engine room or cargo tanks
- Fire
- Falling with a life boat during drill
- Collision



In order to prevent injuries, it is essential to keep continuous & effective education and training with respect to safety of working environment and maintenance of the vessel and its equipment.

Recently, several unfortunate losses of lives have been reported as caused by explosion of chemical tankers during tank cleaning. It is highly recommended to take steps of gas freeing and gas detection using appropriate detectors before entering tanks.

Hot works adjacent to chemical cargo tanks should be prohibited.

2-Major diseases of crew are as follows:

- Appendicitis
- Urethral calculus
- Hypertension
- Gastritis
- Heart disease
- Gallstone
- Haemorrhoids
- Diabetes mellitus
- Cerebral infarction
- Liver dysfunction
- Mental disease

It is submitted that many of the above illnesses come from unhealthy lifestyle such as over drinking, overeating, smoking, unbalanced diet and lack of exercise.

Lifestyle related diseases can be prevented by improving lifestyle such as controlling diet (eating less between meals, doing healthy diet, avoiding one-side diet), regular exercise and lessen intake of alcohol and smoking. Health control on board is a must.

3-Accidental injuries:

- Unconsciousness due to a shortage of oxygen caused by insufficient gas freeing of cargo tanks or cofferdam
- Trapped in a concealed place
- Food poisoning
- Quarrel, suicide, assaulted by ruffians or pirates
- Traffic accident ashore

C) Steps to be taken after the accident:

1- Injury and Illness cases:

Minor injuries will be curable with first aid on board or medical attention ashore at the next port. In a serious case, however, an immediate medical procedure has to be taken. If the vessel is in port, the injured or diseased crew member can be ferried to a hospital by an ambulance but if it happens at sea, medical procedure has to be taken on board. Proper and prompt care is vital.

The following steps should be considered and taken:

- First aid
- Notice to the owners and managers to seek advices
- Consultation with rescue centre through INMARSAT or the radio
- Alteration of course to the nearest port



- Request for a paramedic or rescue helicopter
- Request for assistance of P&I correspondents

In an injury case, the time, date, place and cause of injury should be recorded.

The evidence should be preserved and a witness statement should be taken. These documents will be helpful in investigation by authorities.

In an illness case, proper aid and medical care should be provided, getting the detailed symptoms from the sick crew member.

2-Missing cases:

- Check with other crew members when and where the missing crew member was last seen on board
- Check in the missing crew member's cabin to find any sign for missing
- Search on board (especially concealed places)
- Sea search extend to the area where the crew member was last seen on board
- Notice to the owners, managers, agents and relevant authorities
- Notice to the nearest P&I correspondents

3-Jump-ship cases:

- Investigation of the crew member's belongings (passport, valuables, any sign for jump ship)
- Interviews with fellow crew members
- Notice to the owners, managers, agents and relevant authorities
- Notice to the nearest P&I correspondents

For prevention of jump ship, it may be advisable for the Master to keep passport, seamen's book and license of all the crew members.

D) Concerns in investigations:

In an injury, loss of life, missing or jump ship case, police and/or immigration officers come on board for investigation. In a loss of life case, an inquest will be conducted.

Full cooperation should be given to formal inquiries by relevant authorities, but, before answering questions, identity of the investigators should be confirmed.

Answers to the questions should be truthful. When signing statement, the Master should carefully check the contents.

In a jump ship case, a fine or penalty might be levied by the immigration office, and security (letter of guarantee or cash guarantee) is required in some countries. In a suspected jump ship case, the Master should report to the owners, managers, agents and P&I correspondents.

E) Cautions in writing Master's Report:

Master's Report is an important evidence to judge whether the injury, illness or death is work related or not. Accordingly, the report has to be a truthful and objective based on the incident. If there are witnesses, their statements should also be obtained. Photos of the site and other evidence should be preserved.

It is advisable to consult a P & I club correspondent-if available- for devising such reports. There may be statements or versions of the truth that can be self-incriminating if not properly put.

F) Important points:

- Loss prevention by frequent & effective education, training, drills and health control
- Stock of necessary medical kit and first aid training
- Careful decision in treatment and proper first aid



- Notice to owners, managers, agents, authorities and P&I correspondents
- Recording and writing statement of the fact and preservation of evidence

G) Necessary documents:

- Master's Statement of Facts
- Witness report
- Communications with the owners, managers, medical advisors and authorities
- Deviation report
- Photos of the place of incident
- Collection of evidence



KPI Loss Prevention Team
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