

Circular No 2-17-18-02

RE: REPORTING ON PERSONAL INJURY, ILLNESS AND DEATH INCIDENTS.

This guidance is designed to guide Insureds on how to react on crew and personal incidents onboard the vessel, which steps should be taken in order to minimize the consequences and what practices should be followed so to prevent incidents.

Our experience shows that one of the most common reasons of such incidents is poor safety practice onboard. Slippery surfaces or lack of safety equipment, unsecured openings and defective lightings lead to slips, trips and falls of personnel, and consequent injuries. Regular checks of safety system and good housekeeping should be the usual practice for good shipowners, caring about their crew. Deck officers should be properly trained to keep a watchful eye on situation on board so to identify and liquidate any safety violations. This is really important, as the injured person most likely will blame the vessel's poor equipment or unsafe working condition as the cause of accident and claim respective compensation for damages from shipowners.

Reporting and collecting the information is a crucial issue when it comes to personal incidents. When the incident occurs, and the first aid is provided to a sick or injured person, the master must report immediately on the incident to ship owner and Ingosstrakh. Quick reporting helps to timely instruct P&I Correspondent and arrange safe evacuation and medical treatment for affected person. Ingosstrakh instructions should also be requested. These and instructions of appointed P&I Correspondent must be followed in full. Deck officers also should investigate personal injuries in full accordance with state laws or vessel's SMS. All related evidences, e.g. defective part of equipment caused the injury should be retained for further examination. All circumstances of the incident should also be accurately recorded and reported by master to Ingosstrakh and Owners.

When reporting, the following info should be forwarded to Ingosstrakh as a minimum:

- Name, gender, age and nationality of the affected person;
 - Date, time and location of incident;
 - Cause and extent of injury/symptoms of disease;
 - Circumstances of the incident/illness history;
 - Local agent's contact details;
- *CCTV footage or pictures and reports from any trustful witnesses would be of advantage.

It is also very important to have the vessel equipped with working communication facilities so to enable Ingosstrakh to arrange medical experts' consultation via voice connection so to guide the master and crew in emergencies.

If a person dies, while onboard the vessel, the master/deck officers should immediately contact the Owners and Ingosstrakh so to receive instructions how to ensure that the person is dead indeed and how to preserve the body.

When it comes to repatriation, all personal effects of repatriated person should be recorded and packed by Master or Chief Officer in presence of two witnesses, then handed over to agent for further delivery to c/m relatives.

Owners and masters should always remember that in case of need of diversion, the same should be agreed in advance with Ingosstrakh. Our circular in respect of diversion available at our web site provides more detailed guidance on this particular issue.

We also would like to point out one important issue. Recently, we have faced an increase of cases when local agents are arranging hospitalization of sick or injured crewmembers to hospitals with unreasonably excessive rates and charges. The Owners are therefore recommended to follow appointed P&I Correspondent's / Ingosstrakh's suggestions as to choice of reliable hospital locally with reasonable rates.

Please kindly note, that this circular does not replace Owners' safety manuals and STCW Convention, and we hope that our advice and recommendations listed above would be of assistance for Owners entered with Ingosstrakh for P&I risks so to prevent and minimize losses related to crew claims. We also encourage Owners to ask for additional advice if needed, please feel free to contact us anytime.

P&I DEPARTMENT

INGOSSTRAKH INSURANCE COMPANY