List of Correspondents 2008
Rules and bye-laws

The UK Club's Rules and List of Correspondents

Inclusion of standard clauses in the Club Rules & Bye-Laws section
For the 2008 policy year, an Addendum to the Rules of the Association contains the full wordings of clauses which are commonly used in Certificates of Entry or Endorsements. Such wordings were, prior to the 2000 policy year, shown in full on entry documents where applicable, but are now incorporated in Certificates/Endorsements by means of a short form reference only.

The wordings contained in the Rules Addendum are set out under the following headings:-

- Paperless Trading Endorsement
- Clean Cargo Clause
- Dry Cargo Clause
- US Oil Pollution Clause 20/2/2008
- Charterers' Limitation Clause
- Charterers' Co-Assureds Clause
- Space Charterers' Clause (extension of cover)

Out of hours documentation queries
Any queries regarding Club documentation should be referred either to your usual contact amongst the managers' staff, or alternatively to John McPhail at the Secretariat in London. His details are set out on page XIV

Using this book
This book contains two sections. The front section lists the contact details of managers and executives followed by the full listing of the Club's correspondent network. The second section contains the Rules and Bye-Laws with the addition of the Club's standard clauses (see above).

We recommend that Members ensure that a copy of this book is placed on each of their ships and for masters to be instructed to contact the nearest appropriate correspondent or Thomas Miller office listed should the need arise.
**Communication**

The Managers’ London Agents, Thomas Miller P&I Ltd, provide a 24 hour service worldwide. In London, staff are available in their offices on weekdays between 08:00 and 18:30 hours and can be contacted outside office hours every day of the year. Thomas Miller P&I’s London switchboard is manned at all times. In the event of any difficulty contacting any office you should call that switchboard on +44 20 7283 4646.

Office hours in other Miller offices match local conditions. The contact numbers of the three regional offices in London, New Jersey and Hong Kong are listed on the back cover of this book as well as within its pages.

**Response to a major claim**

Contingency plans have been made to enable Thomas Miller P&I to respond swiftly to a major claim or casualty. If such an event occurs outside normal office hours please use the contact procedures detailed above. These apply not only to specialists and senior claims personnel in the UK, but also offices in the Americas and Asia Pacific.

**The Club’s Correspondent network**

The Club’s correspondents are available to assist masters, owners and the Club itself in dealing with any claims or problems with which the Club might be concerned. These correspondents are listed in full by country in alphabetical order. Where a country is home to more than one correspondent location or port, these locations are also listed in alphabetical order.

An index of all correspondent locations is provided at the back of the List of Correspondents.

The Club’s correspondent network is managed by Charles Elmer, the Correspondent Manager. Any queries or comments on the operation of the Club’s correspondent network should be addressed to Charles at the address shown below.

Charles is assisted by Karen Holdsworth who should be contacted if any of the details contained in this book are incorrect or require any amendment, please contact her at the following address:-

**Charles Elmer**  
Thomas Miller P&I Ltd  
International House  
26 Creechurch Lane  
London EC3A 5BA  
Tel: +44 20 7204 2116  
Fax: +44 20 7283 5614  
Email: charles.elmer@thomasmiller.com

**Karen Holdsworth**  
Thomas Miller P&I Ltd  
International House  
26 Creechurch Lane  
London EC3A 5BA  
Tel: +44 20 7204 2219  
Fax: +44 20 7283 5614  
Email: karen.holdsworth@thomasmiller.com
## Senior Management Team

Thomas Miller P&I Ltd., International House, 26 Creechurch Lane, London EC3A 5BA

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Direct line</th>
<th>Fax</th>
<th>After hours</th>
<th>Mobile</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Luke Readman</td>
<td>Chairman</td>
<td>+44 20 7204 2142</td>
<td>+44 20 7283 8006</td>
<td>+44 20 7229 3856</td>
<td>+44 7774 611213</td>
<td><a href="mailto:luke.readman@thomasmiller.com">luke.readman@thomasmiller.com</a></td>
</tr>
<tr>
<td>Hugo Wynn-Williams</td>
<td>Chief Executive Officer</td>
<td>+44 20 7204 2144</td>
<td>+44 20 7283 8006</td>
<td>+44 1276 855229</td>
<td>+44 7768 147308</td>
<td><a href="mailto:hugo.wynn-williams@thomasmiller.com">hugo.wynn-williams@thomasmiller.com</a></td>
</tr>
<tr>
<td>Nigel Carden</td>
<td>Deputy Chairman</td>
<td>+44 20 7204 2147</td>
<td>+44 20 7283 8006</td>
<td>+44 7887 822688</td>
<td>+44 7825 682108</td>
<td><a href="mailto:nigel.carden@thomasmiller.com">nigel.carden@thomasmiller.com</a></td>
</tr>
<tr>
<td>Christopher Brown</td>
<td>Claims Director</td>
<td>+44 20 7204 2140</td>
<td>+44 20 7283 8006</td>
<td>+44 191 567 1366</td>
<td>+44 7855 968029</td>
<td><a href="mailto:christopher.brown@thomasmiller.com">christopher.brown@thomasmiller.com</a></td>
</tr>
<tr>
<td>Graham Daines</td>
<td>Claims Technical Director</td>
<td>+44 20 7204 2160</td>
<td>+44 20 7283 8006</td>
<td>+44 1483 771430</td>
<td>+44 7795 812552</td>
<td><a href="mailto:graham.daines@thomasmiller.com">graham.daines@thomasmiller.com</a></td>
</tr>
<tr>
<td>Angela Gamblin</td>
<td>Joint Chief Operating Officer</td>
<td>+44 20 7204 2550</td>
<td>+44 20 7283 8006</td>
<td>+44 1923 775605</td>
<td>+44 7785 722420</td>
<td><a href="mailto:angela.gamblin@thomasmiller.com">angela.gamblin@thomasmiller.com</a></td>
</tr>
<tr>
<td>Jonathan Goldthorpe</td>
<td>Chief Financial Officer</td>
<td>+44 20 7204 2252</td>
<td>+44 20 7283 8006</td>
<td>+44 1473 211218</td>
<td>+44 7795 812552</td>
<td><a href="mailto:jonathan.goldthorpe@thomasmiller.com">jonathan.goldthorpe@thomasmiller.com</a></td>
</tr>
<tr>
<td>Andrew Jones</td>
<td>Joint Chief Operating Officer</td>
<td>+44 20 7204 2503</td>
<td>+44 20 7283 8006</td>
<td>+44 1923 775605</td>
<td>+44 7785 722420</td>
<td><a href="mailto:andrew.jones@thomasmiller.com">andrew.jones@thomasmiller.com</a></td>
</tr>
<tr>
<td>Chao Wu</td>
<td>Legal Director</td>
<td>+44 20 7204 2157</td>
<td>+44 20 7283 8006</td>
<td>+44 20 8670 6463</td>
<td>+44 7776 483182</td>
<td><a href="mailto:chao.wu@thomasmiller.com">chao.wu@thomasmiller.com</a></td>
</tr>
</tbody>
</table>

## Global Management Team

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Direct line</th>
<th>Fax</th>
<th>After hours</th>
<th>Mobile</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nigel Brooks</td>
<td>Regional Director Greece</td>
<td>+44 20 7204 2071</td>
<td>+44 1689 897884</td>
<td>+44 7785 778666</td>
<td>+44 7785 778666</td>
<td><a href="mailto:nigel.brooks@thomasmiller.com">nigel.brooks@thomasmiller.com</a></td>
</tr>
<tr>
<td>Karl Lumbers</td>
<td>Loss Prevention Director</td>
<td>+44 20 7204 2307</td>
<td>+44 1206 337221</td>
<td>+44 7717 516017</td>
<td>+44 7717 516017</td>
<td><a href="mailto:karl.lumbers@thomasmiller.com">karl.lumbers@thomasmiller.com</a></td>
</tr>
<tr>
<td>Nigel Long</td>
<td>Underwriting Dept. Manager</td>
<td>+44 20 7204 2051</td>
<td>+44 1273 551933</td>
<td>+44 7785 778666</td>
<td>+44 7785 778666</td>
<td><a href="mailto:nigel.long@thomasmiller.com">nigel.long@thomasmiller.com</a></td>
</tr>
<tr>
<td>John Morris</td>
<td>Regional Director Asia Pacific</td>
<td>+852 2832 4430</td>
<td>+852 6775 0775</td>
<td>+852 2832 4430</td>
<td>+852 6775 0775</td>
<td><a href="mailto:john.morris@thomasmiller.com">john.morris@thomasmiller.com</a></td>
</tr>
</tbody>
</table>
John McPhail  Secretariat
Direct line  +44 20 7204 2308
After hours +44 20 8699 7678
Mobile +44 7768 143889
Email john.mcphail@thomasmiller.com

Mike Jarrett Regional Director Americas
Direct line  +1 201 557 7343
Mobile +1 201 218 1792
Email michael.jarrett@thomasmiller.com

Graham Daines  Claims Technical Director
Direct line  +44 20 7204 2160
Fax +44 20 7283 8006
After hours +44 1483 771430
Mobile +44 7774 611214
Email graham.daines@thomasmiller.com

Europe
James Baker
Direct line  +44 20 7204 2301
Fax  +44 20 7204 2167
After hours +44 20 7486 1307
Mobile +44 7785 577696
Email james.baker@thomasmiller.com

Michael Bowen
Direct line  +44 20 7204 2114
Fax  +44 20 7204 2104
After hours +44 1252 793310
Mobile +44 7771 976680
Email michael.bowen@thomasmiller.com

Tony Fielder  (Piraeus)
Direct Line  +30 210 4585 214
Fax  +44 20 7204 2104
After hours +44 20 1206 0201
Mobile +44 354 5380242
Email tony.fielder@thomasmiller.com

Ernest Foster  (Piraeus)
Direct line  +30 210 458 5226
Fax  +30 210 429 1207/8
After hours +30 210 428 0377
Mobile +30 6944 842429
Email ernest.foster@thomasmiller.com

Lance Hebert
Direct Line:  +44 20 7204 2490
Fax:  +44 20 7204 2101
After hours +44 20 8852 2343
Mobile:  +44 7920 467172
Email lance.hebert@thomasmiller.com

Alan Hedgeland
Direct line  +44 20 7204 2206
Fax:  +44 20 7204 2108
After hours +44 1206 579044
Mobile  +44 7171 265966
Email alan.hedgeland@thomasmiller.com

P&I Senior Claims Directors
Team mailbox: scd.ukclub@thomasmiller.com

Julian South Business Development Director
Direct line  +44 20 7204 2041
After hours +44 1727 831291
Mobile +44 7785 778664
Email julian.south@thomasmiller.com

Nick Whitear Communications
Direct line  +44 20 7204 2334
Fax  +44 20 7283 8006
After hours +44 20 8892 2827
Mobile +44 7884 114992
Email nick.whitear@thomasmiller.com

Julian South  Business Development Director
Direct line  +44 20 7204 2041
After hours +44 1727 831291
Mobile +44 7785 778664
Email julian.south@thomasmiller.com

Nick Whitear  Communications
Direct line  +44 20 7204 2334
Fax  +44 20 7283 8006
After hours +44 20 8892 2827
Mobile +44 7884 114992
Email nick.whitear@thomasmiller.com

Ernest Foster  (Piraeus)
Direct line  +30 210 458 5226
Fax  +30 210 429 1207/8
After hours +30 210 428 0377
Mobile +30 6944 842429
Email ernest.foster@thomasmiller.com

Lance Hebert
Direct Line:  +44 20 7204 2490
Fax:  +44 20 7204 2101
After hours +44 20 8852 2343
Mobile:  +44 7920 467172
Email lance.hebert@thomasmiller.com

Alan Hedgeland
Direct line  +44 20 7204 2206
Fax:  +44 20 7204 2108
After hours +44 1206 579044
Mobile  +44 7171 265966
Email alan.hedgeland@thomasmiller.com

IV  LIST OF CORRESPONDENTS 2008
List of Correspondents 2008

**Tony Kennedy**
Direct line +44 20 7204 2208
Fax +44 20 7204 2167
After hours +44 1483 811804
Mobile +44 7768 143879
Email: tony.kennedy@thomasmiller.com

**Bill Kirrane**
Direct line +44 20 7204 2554
Fax +44 20 7204 2107
Mobile +44 7818 014636
Email: bill.kirrane@thomasmiller.com

**Rod Lingard**
Direct Line +44 20 7204 2325
Fax +44 20 7204 2104
After hours +44 1206 845206
Mobile +44 7768 143885
Email: rod.lingard@thomasmiller.com

**Philip Nichols**
Direct line +44 20 7204 2165
Fax +44 20 7204 2167
After hours +44 1622 820804
Mobile +44 7785 577694
Email: phil.nichols@thomasmiller.com

**John Turner**
Direct Line +44 20 7204 2507
Fax +44 20 7204 2167
After hours +44 20 8941 1719
Mobile +44 7768 143887
Email: john.turner@thomasmiller.com

**Martin Turner**
Direct line +44 20 7204 2508
Fax +44 20 7204 2105
After hours +44 1702 201077
Mobile +44 7917 265967
Email: martin.turner@thomasmiller.com

A 24 hour service is available after office hours on +44 20 7283 4646. However, to report a new urgent claims matter please use the contact procedures for the area group concerned.

**Europe 1**
Thomas Miller P&I Ltd, International House, 26 Creechurch Lane, London EC3A 5BA
Tel: (24 hours) +44 20 7283 4646 Fax +44 20 7283 5614

**Andrew Jones** Regional Director
Direct line +44 20 7204 2503
After hours +44 1923 775605
Mobile +44 7785 722420
Email: andrew.jones@thomasmiller.com

**Area Group L4 – London**
Duty Executive Mobile +44 7768 143884 Fax +44 20 7204 2104
Team mailbox: london4.ukclub@thomasmiller.com

**Rod Lingard** Area Director
Direct Line +44 20 7204 2325
After hours +44 1206 845206
Mobile +44 7768 143885

**Lance Hebert** Senior Claims Director
Direct line +44 20 7204 2490
After hours +44 20 8852 2234
Mobile +44 7920 467172

**Michael Bowen** Senior Claims Director
Direct line +44 20 7204 2114
After hours +44 1252 793310
Mobile +44 7771 976680

**Richard Case**
Direct line +44 20 7204 2402
After hours +44 1206 262602
Mobile: +44 7768 555 963
Amanda Evans  
Direct line +44 20 7204 2205  
After hours +44 20 8418 9869

Marc Jackson  
Direct line +44 20 7204 2414  
After hours +44 20 8673 4839

Stuart James  
Direct line +44 20 7204 2207  
After hours +44 20 3149 1326

Richard Offord  
Direct line +44 20 7204 2486  
After hours +44 7905 665493

Ann Shazell  
Direct line +44 20 7204 2117  
After hours +44 20 8247 3798

Peter Thomas  
Direct line +44 20 7204 2404  
After hours +44 7920 467 196

Mobile: +44 7867 906103

Area Group L7 – London
Duty Executive Mobile +44 7768 143886 Fax +44 20 7204 2107  
Team mailbox: london7.ukclub@thomasmiller.com

Susanne Murphy  Area Director  
Direct line +44 20 7204 2312  
After hours +44 20 8852 7660

Kamal Tiili  
Direct line +44 20 7204 2409  
After hours +44 7747 687194

Mobile: +44 7887 821678

Bill Kirrane  Senior Claims Director  
Direct line +44 20 7204 2554  
After hours +44 7818 014636

Ursula Whittaker  
Direct line +44 20 7204 2313  
After hours +44 20 3149 1326

Marc Duck  
Direct line +44 20 7204 2110  
After hours +44 7825 054089

Katharina Malkowsky  
Direct line +44 20 7204 2293  
After hours +44 20 8731 7970

Peter Paterson  
Direct line +44 20 7204 2552  
Mobile +44 7818 014627

Tarja Saikkonen  
Direct line +44 20 7204 2406  
After hours +44 20 8299 0992

Europe 2
Thomas Miller P&I Ltd, International House, 26 Creechurch Lane, London EC3A 5BA  
Tel: (24 hours) +44 20 7283 4646 Fax +44 20 7283 5614

Andrew Jones  Regional Director  
Direct line +44 20 7204 2503  
After hours +44 1923 775605

Email andrew.jones@thomasmiller.com
**Area Group L6 – London**

**Duty Executive Mobile** +44 7768 143882  Fax +44 20 7204 2106

**Team mailbox** london6.ukclub@thomasmiller.com

- **Paul Knight**  Area Director  
  Direct line +44 20 7204 2229  
  After hours +44 20 7288 1879  
  Mobile: +44 7920 072917

- **Tony Kennedy**  Senior Claims Director  
  Direct line +44 20 7204 2208  
  After hours +44 1483 811804  
  Mobile +44 7768 143879

- **Malcolm Bourne**  
  Direct line +44 20 7204 2113  
  After hours +44 20 8690 0738

- **Daniel Lee**  
  Direct line +44 20 7204 2504  
  After hours +44 1843 832189

- **Kit Chan**  
  Direct line +44 20 7204 2134  
  After hours +44 20 7702 0948

- **Kevin Hoffland**  
  Direct line +44 20 7204 2305  
  After hours +44 20 8372 1696

- **Johanah Lewis**  
  Direct Line +44 20 7204 2327  
  After hours +44 20 8542 9954

- **Alison McClure**  
  Direct line +44 20 7204 2320  
  After hours +44 20 8946 2725

- **Elisabeth Naaykens**  
  Direct line +44 20 7204 2411  
  After hours +44 20 7488 4487

- **William Fearn**  
  Direct line +44 20 7204 2734  
  After hours +44 7834 469 571

- **John Turner**  Area Director  
  Direct Line +44 20 7204 2507  
  After hours +44 20 8941 1719  
  Mobile +44 7768 143887

- **Martin Turner**  Senior Claims Director  
  Direct line +44 20 7204 2508  
  After hours +44 1702 201077  
  Mobile +44 7917 265967

- **Ursula Elsden**  
  Direct line +44 20 7204 2502  
  After hours +44 7917 265937

- **Stephen Hunt**  
  Direct line +44 20 7204 2045  
  After hours +44 7919 101485

- **Lynne Savignon**  
  Direct line +44 20 7204 2509  
  After hours +44 1621 741135

- **Jack Hatcher**  
  Direct line +44 20 7204 2557  
  After hours +44 7789 004036

- **Tony Nicholson**  
  Direct line +44 20 7204 2564  
  After hours +44 7917 265938

- **Yvonne Vail**  
  Direct line +44 20 7204 2501  
  After hours +44 1268 774429

- **Genevieve Campion**  
  Direct Line +44 20 7204 2577  
  After hours +44 7866 119756

---

**Area Group L3 - London**

**Duty Executive Mobile** +44 7768 143888  Fax +44 20 7204 2103

**Team mailbox** london3.ukclub@thomasmiller.com

- **John Turner**  Area Director  
  Direct Line +44 20 7204 2507  
  After hours +44 20 8941 1719  
  Mobile +44 7768 143887

- **Martin Turner**  Senior Claims Director  
  Direct line +44 20 7204 2508  
  After hours +44 1702 201077  
  Mobile +44 7917 265967

- **Ursula Elsden**  
  Direct line +44 20 7204 2502  
  After hours +44 7917 265937

- **Stephen Hunt**  
  Direct line +44 20 7204 2045  
  After hours +44 7919 101485

- **Lynne Savignon**  
  Direct line +44 20 7204 2509  
  After hours +44 1621 741135

- **Jack Hatcher**  
  Direct line +44 20 7204 2557  
  After hours +44 7789 004036

- **Tony Nicholson**  
  Direct line +44 20 7204 2564  
  After hours +44 7917 265938

- **Yvonne Vail**  
  Direct line +44 20 7204 2501  
  After hours +44 1268 774429

- **Genevieve Campion**  
  Direct Line +44 20 7204 2577  
  After hours +44 7866 119756
**Area Group J1 - London**

Duty Executive Mobile +44 7768 143878  Fax +44 20 7204 2108  
Team mailbox: londonj1.ukclub@thomasmiller.com

**Paul Sessions**  Area Director  
Direct line  +44 20 7204 2211  
After hours  +44 1932 354121  
Mobile  +44 7881 510160

**James Baker**  Senior Claims Director  
Direct line  +44 20 7204 2301  
Mobile  +44 7785 577696  
After hours  +44 20 7486 1307

**Alan Hedgeland**  Senior Claims Director  
Direct line  +44 20 7204 2206  
After hours  +44 1206 579044  
Mobile  +44 7917 265966

**David Perks**  
Direct line  +44 20 7204 2209  
After hours  +44 20 8692 2905

**John Savignon**  
Direct Line  +44 20 7204 2419  
After hours  +44 1621 741135

**Jacqueline Tan**  
Direct line  +44 20 7204 2118  
After hours  +44 20 7686 4087

**Carol Coutts**  
Direct line  +44 20 7204 2240

**Aki Tsukui**  
Direct line  +44 20 7204 2332  
After hours  +44 7887 524945

**Debbie Wood**  
Direct line  +44 20 7204 2517

**Greece**

**Nigel Brooks**  Regional Director Greece  
Direct line  +44 20 7204 2071  
After hours  +44 1689 897884  
Mobile  +44 7785 778666  
Email nigel.brooks@thomasmiller.com

**Area Group L1 - London**

Duty Executive Mobile +44 7768 143880  Fax +44 20 7204 2101  
Team mailbox  london1.ukclub@thomasmiller.com

**Rod Lingard**  Area Director  
Direct Line  +44 20 7204 2325  
After hours  +44 1206 845206  
Mobile  +44 7768 143885

**Michael Bowen**  Senior Claims Director  
Direct line  +44 20 7204 2114  
After hours  +44 1252 793310  
Mobile  +44 7771 976680

**Lance Hebert**  Senior Claims Director  
Direct line  +44 20 7204 2490  
After hours  +44 20 8852 2234  
Mobile  +44 7920 467172

**Richard Case**  
Direct line  +44 20 7204 2402  
After hours  +44 1206 262602  
Mobile:  +44 7768 555 963

**Amanda Evans**  
Direct line  +44 20 7204 2205  
After hours  +44 20 8418 9869

**Marc Jackson**  
Direct line  +44 20 7204 2414  
After hours  +44 20 8673 4839  
Mobile  +44 7887 906103
<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Direct Line</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Stuart James</td>
<td></td>
<td>+44 20 7204 2207</td>
<td>+44 20 3149 1326</td>
<td></td>
</tr>
<tr>
<td>Richard Offord</td>
<td></td>
<td>+44 20 7204 2486</td>
<td>+44 7905 665 493</td>
<td></td>
</tr>
<tr>
<td>Ann Shazell</td>
<td></td>
<td>+44 20 7204 2117</td>
<td>+44 20 8247 3798</td>
<td>+44 7920 467 196</td>
</tr>
<tr>
<td>Peter Thomas</td>
<td></td>
<td>+44 20 7204 2404</td>
<td>+44 7870 546 395</td>
<td></td>
</tr>
<tr>
<td>Kamel Tili</td>
<td></td>
<td>+44 20 7204 2409</td>
<td>+44 7747 687194</td>
<td></td>
</tr>
<tr>
<td>Ursula Whittaker</td>
<td></td>
<td>+44 20 7204 2313</td>
<td>+44 20 3149 1326</td>
<td>+44 7717 733 951</td>
</tr>
<tr>
<td>Philip Clacy</td>
<td>Area Director</td>
<td>+30 210 9606902</td>
<td>+30 22910 79716</td>
<td>+30 6944 912066</td>
</tr>
<tr>
<td>Tony Fielder</td>
<td>Senior Claims Director</td>
<td>+30 210 458 5214</td>
<td>+30 210 623 0201</td>
<td>+30 6944 380242</td>
</tr>
<tr>
<td>Ernest Foster</td>
<td>Senior Claims Director</td>
<td>+30 210 458 5226</td>
<td>+30 210 428 0377</td>
<td>+30 6944 842429</td>
</tr>
<tr>
<td>Cedric Chatteleyn</td>
<td></td>
<td>+30 210 458 5225</td>
<td>+30 210 981 0933</td>
<td>+30 6944 380243</td>
</tr>
<tr>
<td>Dominic Hurst</td>
<td></td>
<td>+30 210 458 5212</td>
<td>+30 210 965 3373</td>
<td>+30 6944 791623</td>
</tr>
<tr>
<td>Nicholas Milner</td>
<td></td>
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<td>Peter Thomas</td>
<td></td>
<td>+44 20 7204 2404</td>
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<td>Kamel Tili</td>
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<td>Ursula Whittaker</td>
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**Area Group H1 - Piraeus**

**Thomas Miller (Hellas) Ltd.,** P.O. Box 80071, 5th Floor, 93 Akti Miaouli, Piraeus 18538

Tel +30 210 429 1200  Fax +30 210 429 1207/8

Team mailbox: hellas1.ukclub@thomasmiller.com
Americas
Thomas Miller (Americas) Inc., Harborside Financial Center, Plaza Five, Suite 2710, Jersey City, New Jersey 07311, USA
Tel +1 201 557 7300  Fax +1 201 946 0167
Team mailbox: newjersey.ukclub@thomasmiller.com
Emergency Duty Executive Tel +1 201 315 1755

Mike Jarrett  Regional Director
Direct line  +1 201 557 7343
Mobile  +1 201 218 1792
Email michael.jarrett@thomasmiller.com

New Jersey

David Grammas  Claims Manager
Direct line  +1 201 557 7338
After hours  +1 212 935 7947
Mobile  +1 973 420 9739

John Devine  Senior Claims Director
Direct line  +1 201 557 7333
After hours  +1 201 303 8221

Martyn Haines  Senior Claims Director
Direct line  +1 201 557 7426
After hours  +1 973 818 9540

Kevin King  Environmental Specialist
Direct line  +1 201 557 7407
After hours  +1 201 314 9299

Cheryle Cossentino
Direct line  +1 201 557 7331
After hours  +1 718 979 1858

San Francisco

Thomas Miller Insurance Services,
44 Montgomery Street, Suite 1480, San Francisco, California 94104
Tel +1 415 956 6537  Fax +1 415 956 0685
Team mailbox: sanfrancisco.ukclub@thomasmiller.com
Duty Executive Tel +1 415 860 9712

Louise S Livingston  Claims Manager
Direct line  +1 415 343 0121
After hours  +1 415 491 9780
Mobile  +1 415 606 2878

Kimberlee Baxter
Direct line  +1 415 343 0115
After hours  +1 925 798 3735

Brendan Kruse
Direct Line:  +1 201 557 7403
After hours  +1 516 375 4079

Jana Byron
Direct line  +1 201 557 7433
After hours  +1 203 856 7047

Karen Hildebrandt
Direct line  +1 201 557 7425
After hours  +1 718 720 4742

Amy Lovseth
Direct Line  +1 201 557 7322
After hours  +1 646 248 3884

Dolores O’Leary
Direct line  +1 201 557 7402
After hours  +1 908 346 6762

X LIST OF CORRESPONDENTS 2008
Debbie Bronis  
Direct line  +1 415 343 0105  
After hours  +1 925 449 1633

Mel Patterson  
Direct line  +1 415 343 0119  
After hours  +1 415 346 2791

Asia Pacific

Thomas Miller (Hong Kong) Ltd,  
Room 1201-1204, 12/F Sino Plaza, 255-257 Gloucester Road, Causeway Bay, Hong Kong  
Tel  +852 2832 9301  Fax +852 2574 9954  Duty Executive Mobile +852 9195 5459  
Team mailbox: hongkong.ukclub@thomasmiller.com

John Morris Regional Director  
Direct Line  +852 2832 9301  
Mobile  +852 6775 0775  
Email john.morris@thomasmiller.com

Hong Kong

Do Young Kim  
Direct line  +852 2832 4408  
Mobile  +852 6055 6256

Felix Lai  
Direct line  +852 2832 4442  
After hours  +852 2463 6914

Kelvin Lam  
Direct line  +852 2832 4418  
After hours  +852 9654 8355

Christopher Roberts  
Direct line  +852 2832 4492  
After hours  +852 9025 1530

Danny Ng  
Direct line  +852 2832 4446  
After hours  +852 2412 7409

Helen Huang  
Direct line  +852 2832 4436  
After hours  +852 9032 0373

Peter Lau  
Direct line  +852 2832 4411  
After hours  +852 6772 8920

Beijing

Thomas Miller & Co Ltd, Beijing representative office,  
Suite 1237, Junefield Plaza Tower1, 6 Xuanwumenwai Street, Beijing 100052  
Tel  +86 10 6310 1147 Fax +86 10 6310 1146

Han Bing  
After hours  +86 10 6214 3715  
Mobile  +86 1390 1186 581  
Email han.bing@thomasmiller.com
Japan

UK P&I Club Japan Branch,
8th Floor, Suzuyo-Hamamatsucho Bldg., 2-1-16, Kaigan, Minato-ku, Tokyo 105-0022
Tel +81 3 5442 6110  Fax +81 3 5442 6111

Motohiro Sugiura
After hours +81 3 3398 8857
Mobile +81 90 1884 8405
Email motohiro.sugiura@thomasmiller.com

Masako Kodaki
After hours +81 3 3454 1341

Fumiaki Izawa
After hours +81 3 3411 3866
Mobile +81 90 5215 2215
Email fumiaki.izawa@thomasmiller.com

Shanghai

Thomas Miller & Co Ltd, Shanghai representative office
Suite 310, Shanghai Bund No.12, 12 Zhong Shan Dong Yi Road, Huangpu District, Shanghai 200002
Tel +86 21 6321 7001  Fax +86 21 6321 0206

Edgar Wong
Direct line +86 21 6321 3652
After hours +86 21 5423 3940
Mobile +86 1380 1666 407
Email edgar.wong@thomasmiller.com

He Yu Feng
Direct line +86 21 6321 4794
After hours +86 21 5039 1590
Mobile +86 1391 8246 808
Email he.yufeng@thomasmiller.com

Singapore

Thomas Miller (South East Asia) Pte Ltd
61 Robinson Road, 10-02 Robinson Centre, Singapore 068893
Tel +65 6323 6577 Fax +65 6323 6277
Team mailbox: seasia.ukclub@thomasmiller.com

YS Ng  Director
Direct Line +65 6309 9681
After hours +65 6894 3817
Mobile +65 9755 2415

Kenneth Lie  Director
Direct Line +65 6309 9682
After hours +65 6749 7790
Mobile +65 9646 6318
Underwriting

Thomas Miller P&I Ltd
International House, 26 Creechurch Lane, London EC3A 5BA
Tel +44 20 7283 4646 Fax +44 20 7621 9761
Team mailbox: underwriting.ukclub@thomasmiller.com

For 24 hour service call 07000 852582 or +44 20 7283 4646 and ask for the Underwriting Duty Executive to return your call.

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<tr>
<th>Name</th>
<th>Position</th>
<th>Direct Line</th>
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<tbody>
<tr>
<td>Nigel Brooks</td>
<td>Senior Underwriting Director</td>
<td>+44 20 7204 2071</td>
<td>+44 1689 897 884</td>
<td>+44 7785 778666</td>
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<tr>
<td>Nigel Long</td>
<td>Senior Underwriting Director</td>
<td>+44 20 7204 2051</td>
<td>+44 1273 551933</td>
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<tr>
<td>Julian South</td>
<td>Senior Underwriting Director</td>
<td>+44 20 7204 2041</td>
<td>+44 1727 831291</td>
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<td>Jim Binner</td>
<td>Underwriting Director</td>
<td>+44 20 7204 2052</td>
<td>+44 1582 750270</td>
<td>+44 7785 778662</td>
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<tr>
<td>Paul Collier</td>
<td>Underwriting Director</td>
<td>+44 20 7204 2063</td>
<td>+44 20 7281 3761</td>
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<tr>
<td>Paul Pelling</td>
<td>Underwriting Director</td>
<td>+44 20 7204 2036</td>
<td>+44 1245 227105</td>
<td>+44 7899 668039</td>
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<tr>
<td>Jason Riley</td>
<td>Underwriting Director</td>
<td>+44 20 7204 2083</td>
<td>+44 1264 736206</td>
<td>+44 7747 638723</td>
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<td>Patrick Ruane</td>
<td>Underwriting Director</td>
<td>+44 20 7204 2042</td>
<td>+44 1795 426141</td>
<td>+44 7785 778665</td>
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<tr>
<td>Damian Mustard</td>
<td>Underwriter</td>
<td>+44 20 7204 2137</td>
<td>+44 20 8995 1095</td>
<td>+44 7917 627992</td>
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<tr>
<td>Sue Jamieson</td>
<td>Underwriting Operations Director</td>
<td>+44 20 7204 2062</td>
<td>+44 20 8366 2668</td>
<td>+44 7836 205227</td>
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<tr>
<td>Julie Page</td>
<td>Underwriter</td>
<td>+44 20 7204 2072</td>
<td>+44 20 7204 2082</td>
<td>+44 7777 0647596</td>
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Certification of COFRs, CLCs, Pollution Certification
All enquiries for above documentation or pollution matters should be addressed to the appropriate underwriter for your Club entry.

Pre Employment Medical Examination Programme

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<tr>
<td>Sophia Grant</td>
<td>Programme Director</td>
<td>+44 20 7204 2417</td>
<td>+44 20 7204 2210</td>
<td>+44 77 9581 2614</td>
<td><a href="mailto:peme.ukclub@thomasmiller.com">peme.ukclub@thomasmiller.com</a></td>
</tr>
<tr>
<td>Ben Dillon</td>
<td>Acting Programme Director</td>
<td>+44 20 7204 2586</td>
<td>+44 20 7204 2210</td>
<td>+44 7825 860242</td>
<td><a href="mailto:peme.ukclub@thomasmiller.com">peme.ukclub@thomasmiller.com</a></td>
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Signum Services

Chris Simpson Chief Investigator
Direct Line +44 20 7204 2258
After hours +44 7860 202028
Email christopher.simpson@thomasmiller.com

Loss Prevention and Ship Inspection Department
Fax +44 20 7283 6517
Team mailbox: lossprevention.ukclub@thomasmiller.com
shipsurveys.ukclub@thomasmiller.com

Karl Lumbers Manager
Direct line +44 20 7204 2307
After hours +44 1206 337221
Mobile +44 7717 516017

Danny Ng (Hong Kong)
Direct line +852 2832 4446
After hours +852 2412 7409
Email danny.ng@thomasmiller.com

Ship Inspector in Vlaardingen (Netherlands)
Tel +31 10 475 1682
Fax +31 10 475 0722
Mob +31 10 653 121749

William Mather
Direct line +44 20 7204 2093
After hours +44 20 8567 0166
Email william.mather@thomasmiller.com

Ship Inspector in Houston (USA)
Tel +1 281 286 7444
Fax +1 281 286 7888
Mob +1 713 304 1281

Colin Legget
Direct Line +44 20 7204 2217
After Hours +44 7723 007 547
Mobile +44 7702 872 060
Email colin.legget@thomasmiller.com

Secretariat

John McPhail Manager
Direct line +44 20 7204 2308
Fax +44 20 7283 8006
After hours +44 20 8699 7678
Mobile +44 7768 143889
Email john.mcphail@thomasmiller.com

Correspondent Manager
Department Fax +44 20 7283 5614

Charles Elmer
Direct line +44 20 7204 2116
After hours +44 20 8341 9372
Mobile +44 7768 145751
Email charles.elmer@thomasmiller.com
## A-Z List of Contacts

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# A-Z List of Contacts

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<td>Costas Zoidis</td>
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</tbody>
</table>
Index to Ports Pages 99-107

The International country dialing code is shown in brackets after the country. When a commercial correspondent is shown in addition to the local lawyer we recommend that the commercial correspondent should be contacted first.

**ALBANIA (+355)**

**Sam-Shqip Agencies Ltd**
Rruga Skanderbeg, 963 Durres
Tel 52 222 36 (24 hrs)
Fax 52 253 03
Email samshqip@albaniaonline.net
Web www.samer.com

**All Ports**

**After Hours**

**Capt. Muhamed Lknori** 69 213 3230

In case of communication problems, please contact Samer & Co, Trieste - Italy (see page 47)

**ALGERIA (+213)**

**ALPIS Algeria P&I Services**
Cité Annassers 4 - Bt 31 No 1, Kouba
16052 Algiers
Tel 21 29 22 02 or 21 29 22 12
Fax 21 29 43 64
Email algeria.pandi@yahoo.fr

**Algeria**

**After Hours**

**Salim Lekouara** 17 07 75 02
**Mobile** 61 53 33 64
**Ali Ghoubali** 21 27 15 87
**Mobile** 61 53 17 76
**Alan McLean** Mobile+33 614 34 98 60

In case of communication problems, please contact McLeans, Marseille, France (See page 30)

**Omar Khelifa**
6A Rue de l’Espeir, Boulevard Krim Belkacem
16000 Algiers
Tel 21 742 095 / 096 or 21 749 274
Fax 21 742 097 or 21 749 274
Email okhelifa@hotmail.com
Web www.okhelifa.multimania.com

**lawyers**

**After Hours**

**Omar Khelifa** 21 923 812
**Mobile** 61 51 18 67 or +33 623 512 733
**Nadia Benchik** 50 98 71 81

**Annaba/Bejaia/Djen Djen/Sikka**
(see ALPIS Algeria P&I Services, Algiers)

**Arzew/Ghazaouet/Mostaganem**
(see Oran)

**Neffous Shipping & Consulting**
28 Bd Ahmed Ben Abderezak, Oran, DZ-31000
Tel 41 50 47 45
Fax 41 50 41 14
Email nscalgeria@wanadoo.fr

**Oran**

**After Hours**

**Mohammed Neffous** 41 53 12 66
**Mobile** 61 20 95 85
**Bouhadjar Neffous** 41 50 14 76

In case of communication problems, please call +33 6 74 8 75 88
ANGOLA (+244)

Budd Angola
Bairro Alvalade, Rua Dr. Tome Agostinho das Neves, No. 69/71, Luanda
Tel 222 32 87 34
Fax 222 32 83 01
Email mainstay@ebonet.net
Web www.budd-pni.com

ARGENTINA (+54)

General Correspondent
Pandi Liquidadores S.r.l
Viamonte 494 - 8vo. Piso, (C1053ABJ) Buenos Aires
Tel 11 4313 3500
Fax 11 4313 3161
Email pandi@pandi.com.ar

Bahia Blanca
Agencia Maritima Walsh (E. Burton) SRL
Grecia 13, 8103 I. White, Bahia Blanca
P.O. Box 18, 8000 Bahia Blanca
Tel 291 457 3080
Fax 291 457 3072
Email walsh@walsh.com.ar
Web www.walsh.com.ar

ARUBA (+297)

Firma C.S. Gorsira (Aruba) N.V.
Frankrijkstraat No.1, Postbus 533, Oranjestad
Tel 5824 124
5821 953 or 5820 217
Fax 5825 988
Email anveder@setarnet.aw
AUSTRALIA (+61)

Wallmans Lawyers
173 Wakefield Street, Adelaide SA 5000
Tel  8 8235 3000
Fax  8 8232 0926
Email ian.maitland@wallmans.com.au

Thynne & Macartney
Level 27, Comalco Place, 12 Creek Street
Brisbane, Queensland 4000, GPO Box 245
Brisbane Q4001
Tel  7 3231 8888
Fax  7 3229 0855
Email transport@thymac.com.au
Web  http://www.thymac.com.au

Brisbane lawyers
After Hours
Michael Fisher         7 3844 0964
                      Mobile 408 735653
Frank Turner          7 3378 3302
                      Fax    7 3878 1613
                      Mobile 419 702416
John Moore            7 3876 7885
                      Fax    7 3876 7886

Broome (see Perth)
Burnie (see Hobart)

Brian White & Associates
1st Floor, Moresby Haus, 4 Scott Street
Cairns, Queensland 4870, P.O. Box 5701
Cairns, Queensland 4870
Tel  7 4031 4711 (24 hours)
Fax  7 4031 3810
Email cairns@bwamarine.com
Web  www.bwamarine.com

Cairns lawyers
After Hours
Brian White           7 4057 8444
                      Fax    7 4057 9041
                      Mobile 412 184 856
Belinda McIntosh      416 178 820
Maggie-Jo McGregor    424 832 026

Carnarvon/Dampier (see Perth)

Darwin lawyers
After Hours
John Neill           8 8981 7335
Nicole Dunn          409 902 236

Derby (see Perth)
Devonport (see Hobart)
Fremantle (see Perth)
AUSTRALIA (+61)

Page Seager
Level 3, 162 Macquarie Street, Hobart
GPO Box 1106L Hobart 7001
Tel 3 6235 5155
Fax 3 6231 0352
Email enquiry@pageseager.com.au

Hobart & Tasmanian Ports lawyers
Mr. I Hallett 3 6223 1095
Mr. C Law 3 6225 0729
Mr. David Shelley 3 6221 7188

Launceston (see Hobart)

Holman Fenwick & Willan
Level 39, Bourke Place, 600 Bourke Street
Melbourne, Victoria 3000
Tel 3 8601 4500
Fax 3 8601 4555
Email transport@hfw-aus.com.au

Melbourne lawyers
Robert Springall 3 9509 1573
Gavin Vallery Mobile 416 05 2015
Gavin Vallery Mobile 3 9882 6962

Newcastle lawyers
Gavin Jensen 2 4954 2920
Richard Anicich Mobile 404 828 249
Stephen Routh Mobile 2 4963 4923

Onslow (see Perth)

Perth & Western Australia Ports lawyers
Tim Cocks 418 925 546
Ashley Nichols 8 9279 4469
Wagas Naseem Mobile 417 959 935
Paul Hopwood Mobile 400 786 730

Port Hedland (see Perth)
Rockhampton (see Brisbane)
AUSTRALIA (+61)

Ebsworth & Ebsworth
Level 21, 126 Phillip Street Sydney
New South Wales, 2000 PO Box 713
Sydney, NSW 2001
Tel 2 9234 2366
417 028 942 (24hr Emergency No)
Fax 2 9235 3606
Email sydney@ebsworth.com.au
Web www.ebsworth.com.au

Blake Dawson
225 George Street Sydney NSW 2000
Tel 2 9258 6000
2 9258 5987 (24hr emergency No)
Fax 2 9258 6999
Web www.blakedawson.com

Norton White
Level 11, 56 Pitt Street Sydney, NSW 2000
Tel 2 8298 9500
402 422 266 (24hr Emergency No)
Fax 2 8298 9599
Web www.nortonwhite.com

SYDNEY

lawyers

After Hours
Timothy Elsworth 2 9357 6941
Mobile 407 633 211
Simon Liddy 2 9949 2660
Mobile 419 012 633
Joe Hurley 2 9817 6604
Mobile 409 469 563
Anthony Highfield 2 9706 7273
Mobile 407 402 437
Danella Wilmshurst 2 9967 7273
Mobile 438 012 733

lawyers

After Hours
P A McQueen 2 9369 3438
Mobile 408 788 828
A Baykitch 2 9810 3354
Mobile 407 270 771

Wyndham (see Perth)

AZERBAIJAN (+994)

Vitsan Co Ltd
Azadlig Avenue No.3, 370000 Baku
(All correspondence to Vitsan - Istanbul)
Tel 12 98 42 92
Fax 12 97 68 93
Email office@vitsan.baku.az
Web www.vitsan.com

Baku

After Hours
Salih Akkaya +90 532 794 75 41
Emin Ozsezginer 55 212 5731
Mobile 12 922 388
AZORES (+351)
Bensaude - Shipping Agents Ltd
Rua Vasco de Gama, 42, 9900 - 017 Horta
Tel 292 293 033
Fax 292 292 940
Email shipping.hor@bensaude.pt

Bensaude - Shipping Agents Ltd
Largo Vasco Bensaude, 13
9500-103 Ponta Delgada
Tel 296 304 770
Fax 296 304 779
Email shipping.pdl@bensaude.pt

Bensaude - Shipping Agents Ltd
Rua Forte de Sao Sebastiao (Castelinho)
Armazemda Bentrans 9700-045
Angra do Heroismo
Tel 295 628 115
Fax 295 212 878
Email shipping.ter@bensaude.pt

Fayal Island lawyers
Marco Quadros 292 945 059
Mobile 918 792 536
Delcio Silva 292 392 661
Mobile 918 792 602

Saint Michaels Island (San Miguel) lawyers
Americo Nunes 918 792 449
Antonio Rebelo 918 792 411
Anthony Pinheiro 918 792 406
Paulo Silva 918 792 447

Terceira Island lawyers
Fernando Sousa 918 792 689
Joao Paulo Martins 917 852 478
Carlos Dias 918 792 387

BAHAMAS (+1)
Caribbean Marine and P&I Inc
7300 N. Federal Hwy, Site 104, Boca Raton, Florida 33487 USA
Tel 561 994 1488
Mobile (24hrs) 954 854 1093
Fax 561 994 8828
Email carimar@canmar-pandi.com

Freeport
Ralph Sugden 561 686 4037
Michele Sugden 561 686 4037
Amy Comer 954 972 0044
BAHRAIN (+973)

Inchcape Shipping Services (A Division of Bahrain Maritime & Mercantile International B.S.C.)
P.O. Box 828, Majlis Al Ta’awon Highway, Sitra
Tel 177 39 601/6/9
Fax 177 35 284
Email pandi.bahrain@iss-shipping.com

BANGLADESH (+880)

JF (Bangladesh) Limited
Finlay House, PO Box 118, Agrabad Commercial Area, Chittagong
Tel 31 716 321-5 (5 lines)
31 811 649 (BKC - direct)
31 811 232 (MA - direct)
31 725 508 (AKMS - direct)
Fax 31 710 006 or 31 710 207
Email finlaybd@spnetctg.com

Orr, Dignam & Co.
Jiban Bima Bhaban (1st Floor)
80 Motijheel Commercial Area, Dhaka 1000
Tel 2 956 3950/3946
Fax 2 956 0257 or 2 955 9887
Email digniord@bangla.net

JF (Bangladesh) Ltd
Finlay House, PO Box No. 7,
24 Rupsha Strand Road Khulna 9100
Tel 41 720 070 or 41 725 428
Fax 41 731 241
Email jfdlltd@khulna.bangla.net

All Ports

After Hours
M Vinod Kumar 3940 7163
Mr Dan Whysall 3960 3951

Chittagong

After Hours
Mr. B K Chowdhury 31 613 783
Capt. Mohammad Ali 31 715 881
Md. Salauddin Chowdhury 1713 103 411
Ms. Shaulee Kamal Khan 1713 120 858

Chalna (see Khulna)

Chakna

lawyers

After Hours
Mr. M Hafizullah 2 988 8839
Mr. Muhammad Ohiullah 1819 237 159
Nasreen Hafiz 2 988 8839

Khulna

After Hours
Yar Mohammed Meah 1716 909 185
BARBADOS (+1)
Cariconsult International Limited
Castle Close, Sam Lord's Castle
St. Philip BB 18071 Barbados W.I.
Tel 246 423 6412
Fax 246 423 0985
Email cconsult@caribsurf.com
Web www.steers.com

BELGIUM (+32)
Langlois & Co
115 Frankrijklei, B-2000 Antwerp
Tel 3 225 0655
Fax 3 232 8824
Email mail@langlois.be
Web www.langlois.be

Caethoven N.V.
Frankrijklei 37 b8, B-2000 Antwerpen 1
Tel 3 206 0050
Fax 3 206 0059
Email mail@caethoven.com
Web www.caethoven.com

Saint Philip
Mr. R Steer
246 423 6551
mobile 246 231 2196

Antwerp
After Hours
Paul Goossens
2 767 3407
mobile 475 40 45 82
Frank Morel
3 458 4257
mobile 477 48 77 04
Kurt Van Coppenolle
475 71 9560

Cap. Jean-Louis Tack
52 305 714
Mobile 475 745 445
Paul Pistorius
473 528 249
Monique Lardot
3 663 0023
Mobile 478 98 9806
Eric Sasse
3 384 3648
Mobile 475 725 700

Brussels (see Antwerp)

Ghent
After Hours
Hendrik Vanhoutte
9 369 60 93
Paul Dierkens
9 220 59 40
Mobile 473 84 57 74

Oostende/Zeebrugge (see Ghent)
BELIZE (+501)

Morgan & Morgan
35A Regent Street, Jasmine Court, Suite 101
P O Box 1777, Belize City
Tel 227 6687
227 6688 or 227 6691
Fax 227 6689 or 227 6690
Email belize@morimor.com
Web www.morimor.com

Belize City lawyers
Naim E Musa 610 2394
Rishi A Mungal 600 1890

BENIN (+229)

Africa Marine Services (Benin)
Lemoine Building, 01 BP 2526 RP
Cotonou, Benin Republic
Tel 213 152 26 or 213 152 27
Fax 213 148 28

Cotonou
Mr. R Quenum 9094 0562
Felicien Quenum 9595 9895
C Bumale 9709 7720

In case of communication problems, please contact Africa Marine Services UK (see page 98)

BERMUDA (+1)

Appleby
Canon’s Court, 22 Victoria Street
P O Box HM 1179, Hamilton, HM EX
Tel 441 295 2244
Fax 441 298 3384
Email mfahy@applebyglobal.com
Web www.applebyglobal.com

Hamilton lawyers
Michael Fahy 441 232 6788/
441 517 3840
Kelvin Hastings-Smith 441 238 8102

BONAIRE (see NETHERLANDS ANTILLES)

BRAZIL (+55)

Representacoes Proinde Ltda
Rua Itororo 3 – 3rd Floor, 11010-071 Santos,
SP, PO Box 13, 11001-970 Santos, SP
Tel 13 3219 3365
Fax 13 3219 4550 or 13 3219 1762
Email proinde@proinde.com.br
Web www.proinde.com.br

Belem
Carlos Augusto 13 3227 9590
Fax 13 3227 7809
Mobile 13 7804 1532
Ricardo Martins 13 3261 7477
Mobile 13 7804 1534
Mauricio Alves 13 3288 4416
Fax 13 3237 7249
Mobile 13 7804 1533
BRAZIL (+55)

Abacus Representacoes Ltda
Rua Osvaldo Cruz, No.1 sala 1408
60125-150 Fortaleza-CE
Tel  853266 4066/4068
Fax  85 3266 4069
Email abacus@abacus.com.br

Fortaleza

José Pires de Carvalho
Mobile  85 3219 3586
Mr. A Ramos
Mobile  85 9982 1630

Angra Dos Reis (see Rio De Janeiro)
Aracaju (see Abacus Representacoes Ltda Fortaleza or Recife)
Aratu (see Representacoes Proinde Ltda - Santos or Salvador [Bahia])
Cabedelo (see Fortaleza)
Ilheus (see Santos or Salvador [Bahia])
Imbituba/Itajai (see Santos)
Itaquil (see Santos or Fortaleza)
Laguna (see Santos)
Maceio (see Fortaleza)
Madre De Deus (see Santos or Salvador [Bahia])

Manaus

Capt. João Pedro Nascimento
Mobile  92 3234 4398
92 9179 3674

Natal (see Fortaleza)

Paranagua

João Helio Frumento
Mobile  41 3422 5505
Eduardo Digiovanni
Mobile  41 9978 2564
Abilio Abreu
Mobile  41 3422 5123
41 9118 4108
41 9903 9631
41 3425 5520

BRAZIL (+55)
Cranston Marine and P&I Consultants Ltda
BR 290 - km 108 - Distrito Industrial, 92990-000 Eldorado do Sul - RS, P O Box 500
90001-970 Porto Alegre RS
Tel 51 3481 5900
Fax 51 3481 4050 or 51 3481 4004
Email eld@ctil.com.br
Web www.ctil.com.br

Porto Alegre
After Hours
Raul Hildebrand 51 3222 1831
Mobile 51 8182 3535
Gerardus Somers 51 3475 2985
Mobile 51 8183 6634

Portocel (see Rio De Janeiro)

Recife
After Hours
Capt. Marcus Vítor Magalhães 81 9194 4669

Representacoes Proinde (Nordeste) Ltda.
Avenida Visconde de Jequitinhonha, 209 - Sala 402, Boa Viagem - Recife CEP: 51021-190
Tel 81 3328 6414
(81 3328 6536 after hours)
Fax 85 3465 2570
Email proinde.recife@proinde.com.br

Representacoes Proinde (Rio) Ltda.
Av. Rio Branco No 45 - Suite 2405
20090-003 Rio de Janeiro RJ
Tel 21 2253 6145
21 2223 0272
Fax 21 2253 6619
Email proinde.rio@proinde.com.br
Web www.proinde.com

Rio De Janeiro
After Hours
Roosevelt Derossi Lomba 21 2590 8032
Mobile 21 9916 7712

Rio Grande
After Hours
Antony Rover Baptista 53 32 32 41 58
Mobile 53 84 04 00 27
Fabio Pinho 53 32 36 91 09
Mobile 53 84 03 37 72

Cranston Marine and P&I Consultants Ltda
Via 1, Lotes 2 e 3, Distrito Industrial, Barra
96204-060 Rio Grande/RS PO Box 92
Tel 53 32 33 76 00
Fax 53 32 31 12 00
Email rig@cranwood.com.br
Web www.ctil.com.br
BRAZIL (+55)
Proinde Salvador c/o Perinautica
Rua Miguel Calmon 19, sala 702
40015-010 Salvador
Tel 71 242 1128
Fax 71 241 4461
Email proinde.sal@proinde.com.br

Salvador (Bahia)
Ali Hilly
After Hours
71 9971 6515

Santos
Carlos Augusto
After Hours
13 3227 9590
Fax 13 3227 7809
Mobile 13 7804 1532
Ricardo Martins
Fax 13 3261 7477
Mobile 13 7804 1534
Mauricio Alves
Fax 13 3237 7249
Mobile 13 7804 1533

Sao Francisco Do Sul (see Paranagua)
Sao Luis (see Fortaleza)
Sao Sebastiao (see Santos)
Sepetiba (see Rio De Janeiro)
Tubarao (see Santos or Vitoria)

Vitoria
Wagner Campagnaro
After Hours
27 3314 2526
Mobile 27 99 811 592
Carlos Augusto
Fax 13 3227 9590
Mobile 13 3227 7809

Mauricio Alves
Fax 13 7804 1533

BRITISH VIRGIN ISLANDS (See BARBADOS)
**BULGARIA (+359)**

Fidelitas Ltd  
1A Bualair Street Bourgas, 8000  
(all correspondence to Varna office)  
Te 56 843 780  
Fax 56 843 797  
Email sales@fidelitas.bg  
Web www.fidelitas.bg

**Boudgas**  
Ivan Boyadiev  
Mobile 56 537 625  
Yavor Kalchev  
Mobile 88 784 1933

Fidelitas Ltd  
40 Graf Ignatiev St. Varna, 9000  
Tel 52 6655 905/903  
Fax 52 600 453  
Email sales@fidelitas.bg  
Web www.fidelitas.bg

**Varna**  
Biser Georgiev Diveri  
Mobile 52 311 823  
Ognian Kostov  
Mobile 52 390 155  

**BURMA** (see MYANMAR)

**CAMBODIA** (see VIETNAM)

**CAMEROON REPUBLIC (+237)**

Budd Cameroon  
82 Boulevard de la Liberté, Residence Kassap, P.O. Box 4574, Douala  
Tel 33 42 73 45  
Fax 33 43 05 71  
Email budd.cameroun@budd-pni.com  
(Please copy all emails to general.marseille@budd-pni.com)  
Web www.budd-pni.com

Douala  
After Hours  
Suzanne Moume  
Mobile 33 42 84 76  
Laure Leuche  
Mobile 77 78 91 00

In case of communication problems please contact Budd SA Marseille, France (see page 30)

**T.C.I Cameroun**  
P O Box 1048, Douala  
Tel 343 94 80  
Fax 343 94 80 (phone fax)  
Email ticamouren@yahoo.fr  
(Please copy all emails to eltvedt & O’Sullivan: mail@eltvedtosullivan.com)  
Web www.eltvedtosullivan.com

In case of communication problems please contact Eltvedt & O’Sullivan (see page 98)
CANADA (+1)  
General Correspondent  
Shipowners Assurance Management Ltd  
620 rue St Jacques, Suite 305  
Montreal, Quebec, H3C 1C7  
Tel  514 393 9864-6  
Fax  514 393 3848  
Email peter.rozum@shipassurance.ca  

Peter Rozum  514 694 3876  
Mobile  514 594 6443  
Alan Loiseau  450 699 7400  
Mobile  514 945 8884  
Sean Rozum  514 694 3876  
Mobile  514 865 3876  

Baie Comeau/Gros Cacouna  
(see Montreal)  

Stewart McKelvey Stirling Scales  
Suite 900, Purdys Wharf, Tower One  
1959 Upper Water Street, P O Box 997  
Halifax, Nova Scotia B3J 2X2  
Tel  902 420 3200  
Fax  902 420 1417  
Web  www.smss.com  

A. William Moreira, QC  902 443 4209  
Mobile  902 222 0083  
Richard F Southcott  902 465 4633  
Mobile  902 489 8616  
David G Henley  902 423 8580  
Mobile  902 225 0365  
Rebecca (Becky) C Druhan  902 452 6335  

Halifax lawyers  

Mathers Logistics Ltd  
1525 Birmingham Street, Halifax  
Nova Scotia, B3J 2J6  
Tel  902 429 5680  
Fax  902 429 5221  
Email operations@matherslogistics.com  
Web  www.matherslogistics.com  

Cory Tanner  902 456 9112  
Mr. B Prevost  902 456 9111  

Hamilton Ontario/Matane  
(see Montreal)  

Shipowners Assurance Management Ltd  
620 rue St Jacques, Suite 305  
Montreal, Quebec, H3C 1C7  
Tel  514 393 9864-6  
Fax  514 393 3848  
Email peter.rozum@shipassurance.ca  

Peter Rozum  514 694 3876  
Mobile  514 594 6443  
Alan Loiseau  450 699 7400  
Mobile  514 945 8884  
Sean Rozum  514 694 3876  
Mobile  514 865 3876  

Montreal  

LIST OF CORRESPONDENTS 2008
CANADA (+1)

**Brisset Bishop s.e.n.c.**
2020 University, Suite 2020
Montreal, Quebec H3A 2A5
Tel  514 393 3700
Fax  514 393 1211
Email  general@brissetbishop.com
Web  www.brissetbishop.com

**Borden Ladner Gervais LLP**
1000 de La Gauchetiere Street West
Suite 900, Montreal, Quebec, H3B 5H4
Tel  514 879 1212
P. Jeremy Bolger  514 954 3119
Peter G Pamel  514 954 3169
Darren McGuire  514 954 3105
Jean-Marie Fontaine  514 954 3196
Maro Coric  514 954 3140
Fax  514 954 1905
Email  admiralty@blgcanada.com
Web  www.blgcanada.com

**Montreal lawyers**

<table>
<thead>
<tr>
<th>Name</th>
<th>Telephone</th>
<th>Mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Victor DeMarco</td>
<td>514 487 1573</td>
<td>514 984 4410</td>
</tr>
<tr>
<td>Daniele Dion</td>
<td>514 426 3425</td>
<td>514 984 4417</td>
</tr>
<tr>
<td>Nick Spillane</td>
<td>514 694 4069</td>
<td>514 248 5557</td>
</tr>
<tr>
<td>David Colford</td>
<td>514 389 7168</td>
<td></td>
</tr>
</tbody>
</table>

**lawyers**

<table>
<thead>
<tr>
<th>Name</th>
<th>Telephone</th>
<th>Mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td>P. Jeremy Bolger</td>
<td>514 694 5515</td>
<td>514 836 4088</td>
</tr>
<tr>
<td>Peter G Pamel</td>
<td>514 489 1507</td>
<td>514 636 5523</td>
</tr>
<tr>
<td>Darren McGuire</td>
<td>514 710 3105</td>
<td>514 982 0685</td>
</tr>
<tr>
<td>Jean-Marie Fontaine</td>
<td>514 295 8028</td>
<td>514 754 3140</td>
</tr>
<tr>
<td>Maro Coric</td>
<td>514 954 3140</td>
<td></td>
</tr>
</tbody>
</table>

**Port Alfred/Port Cartier** (see Montreal)

**Port Hawkesbury** (see Mathers Logistics Ltd, Halifax office)

**Quebec lawyers**

<table>
<thead>
<tr>
<th>Name</th>
<th>Telephone</th>
<th>Mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td>John G O’Connor</td>
<td>418 681 8638</td>
<td>418 563 8339</td>
</tr>
<tr>
<td>Jean Gregoire</td>
<td>418 828 9050</td>
<td>418 808 2475</td>
</tr>
<tr>
<td>Richard Gaudreau</td>
<td>418 692 0290</td>
<td>418 247 3226</td>
</tr>
<tr>
<td></td>
<td></td>
<td>418 563 2798</td>
</tr>
</tbody>
</table>

**Rimouski/Saint John New Brunswick /Seven Islands (Sept-Îles)/Thunder Bay /Toronto** (see Montreal)
CANADA (+1)
Avalon Custom Brokers
A Division of A. Harvey & Co Ltd
60 Water Street, 4th Floor, Suite 301
St Johns, Newfoundland, A1C 1AS
Tel 709 576 4761
Fax 709 576 0159
Email acb@aharvey.nf.ca
Web www.aharvey.com

Stewart McKelvey Stirling Scales
Cabot Place, 100 New Gower Street, PO Box 5038, St John’s Newfoundland, A1C 5V3
Tel 709 722 4270
Cecily Strickland 709 570 8826
Kenneth Templeton 709 570 8893
Fax 709 722 4565

Shipowners Assurance Management (B.C.) Ltd.
44 Georgia Wynd, Delta, B.C., V4M 1A5
Tel 604 943 3387 (24hrs)
Fax 604 943 3351
Email raday.sambc@dccnet.com

Bernard & Partners
1500–570 Granville St, Vancouver, BC, V6C 3P1
Tel 604 681 1700
604 899 5600 (emergency pager)
Fax 604 681 1788
Email bernard@bernardpartners.com
Web www.bernardpartners.com

St. John’s Newfoundland
After Hours
Paul S Aitken 709 726 1916
Francis Kenny 709 368 8795
Frank Hatcher 709 754 8761

lawyers
After Hours
Cecily Strickland 709 722 6401
Kenneth Templeton 709 726 9511

Vancouver
After Hours
Roger Day 604 943 9126

lawyers
After Hours
Peter Bernard 604 985 5052
Gary Wharton 604 921 6978
Peter Swanson 604 921 7974
Thomas Hawkins 604 984 0417
David Jones 604 921 7999

CANARY ISLANDS (see SPAIN)

CAPE VERDE (see TCI Dakar, SENEGAL)
CHILE (+56)

Cave y Compania Limitada
Almirante Senoret 70 (Edificio Capitania) 11th Floor, Office 111, Valparaiso, Casilla 1455
Tel 32 2258 564 (24 hrs)
A. Cave 32 2237 510
K. Angelbeck 32 2597 161
J. Marchant 32 2595 177
J. Santana 32 2212 379
A. Zuniga 32 2212 304
Fax 32 2254 252
Email claims@cave.cl
Web www.cave.cl

All Ports

Andrew Cave 32 2293 020
Mobile 9 8249 7231
Ruth Cave 32 2739 837
Mobile 9 9539 2842
Julia Santana 9 7758 1546
Kurt Angelbeck 9 7758 1545
John Marchant 9 7758 1544
Andres Zuniga 9 7758 1543

CHINA (+86)

General Correspondent
Thomas Miller (Hong Kong) Ltd
Room 1201-1204, 12/F Sino Plaza
255-257 Gloucester Road, Causeway Bay
Hong Kong
Tel +852 2832 9301
Fax +852 2574 9954
Email hongkong.ukclub@thomasmiller.com
Web www.ukpandi.com

Duty Mobile +852 9195 5459
Ms. Helen Huang +852 9032 0373
Kelvin Lam +852 9654 8355
Felix Lai +852 2463 6914
Do Young Kim +852 6055 6256
Danny Ng +852 2412 7409
Christopher Roberts +852 9025 1530
Peter Lau +852 6772 8920
John Morris +852 6775 0775

PICC Property & Casualty Company Limited
No 69, Dongheyanjie, Xuanwumen, Beijing 100052
Tel 10 6315 6688
Fax 10 8315 9675
Email hanyanhua@picc.com.cn
Web www.picc.com.cn

Han Yanhua 10 8315 1420
10 6315 6688
10 6315 8110
Zhang Xiaoyang 10 6303 4729
10 8315 1420
Lu Xinglu 10 6315 6688
10 6315 8110

Huatai Insurance Agency & Consultant Service Ltd.
14F China Re Building, No. 11 Jin Rong Avenue
Xicheng District, Beijing, 100034
Tel 10 6657 6588
Fax 10 6657 6501
Email pni.bj@huatai-serv.com
Web www.huatai-serv.com

Cui Jiyu 137 0123 0630
He Miao 138 0109 8591

Beijing

After Hours

LIST OF CORRESPONDENTS 2008
CHINA (+86)

PICC Property & Casualty Company Limited
141 Zhongshan Road, Xigang District
Dalian 116011
Tel 411 8363 9153
Fax 411 8370 6029
Email lixiangming@dal.picc.com.cn
Web www.picc.com.cn

Dalian
After Hours
Li Xiangming 13700 094757
Zhaojian 13841 123504

Huatai Insurance Agency & Consultant Service Ltd.
Room 804, Dalian Asia Pacific Finance Centre,
No. 55 Renmin Road, Zhongshan District,
Dalian 116001
Tel 411 828 111 22 or 411 825 353 59
Fax 411 828 111 33
Email pni.dl@huatai-serv.com
Web www.huatai-serv.com

Huatai Insurance Agency & Consultant Service Ltd.
Room 802, Jun Yuan Mansion, No. 155
Tian He East Road, Guangzhou 510620
Tel 20 3881 6560 or 20 3881 2306
Fax 20 3881 2470
Email pni.gz@huatai-serv.com

Guangzhou
After Hours
Sun Xiaoqun 138 0408 6218

PICC Property & Casualty Company Limited
International Dept, Marine Div, 3/F, PICC
Tower 303, Guangzhou Road, Central
Guangzhou 510600
Tel 20 8396 9518
Fax 20 8735 5190
Email zhenyuanze@guangd.picc.com.cn
Web www.picc.com.cn

Guangzhou
After Hours
Cui Jiyu (Beijing Office) 137 012 306 30
Huang Xueming 133 1610 9154

PICC Property & Casualty Company Limited
Zhen Yuan Ze 13602 888520
Luo Shuming 1332 280 1035

LIST OF CORRESPONDENTS 2008
CHINA (+86)
Thomas Miller (Hong Kong) Ltd
Room 1201-1204, 12/F Sino Plaza
255-257 Gloucester Road, Causeway Bay
Hong Kong
Tel +852 2832 9301
Fax +852 2574 9954
Email hongkong.ukclub@thomasmiller.com
Web www.ukpandi.com

Hong Kong
Duty Mobile +852 9195 5459
Ms. Helen Huang +852 9032 0373
Kelvin Lam +852 9654 8355
Felix Lai +852 2463 6914
Do Young Kim +852 6055 6256
Danny Ng +852 2412 7409
Christopher Roberts +852 9025 1530
Peter Lau +852 6772 8920
John Morris +852 6775 0775

Qingdao
PICC Property & Casualty Company Limited
After Hours
Suite 2304, No. 66 Xiang Gang Zhong Road,
Qingdao 266071
Yang Xiao Chen 13853 223395
Li Xiwen 13808 957162
Tel 532 8571 9331
Fax 532 8571 9332
Email cbxb@qingd.picc.com.cn
Web www.picc.com.cn

Huatai Insurance Agency & Consultant Service Ltd.
After Hours
9th Floor, Room 9AB, No. 9 Building Pacific
Plaza, No. 35 Donghai Western Road
Qingdao 266071
Dong Jinpeng 139 0642 0837
Fu Xiaozheng 133 3508 6666
Tel 532 8502 1883
Fax 532 8502 3828
Email qingdao@huatai-serv.com
Web www.huatai-serv.com

Shanghai
PICC Property & Casualty Company Limited
After Hours
Room 804, 700 Zhong Shan Road, (S)
Shanghai 200010 P.R.
Yao Yongchang 1390 174 8573
Sheng Wei 1337 002 8352
Tel 21 6377 3000
Ext 3917 or 3808
Fax 21 6376 5222
Email yaoyongchang@shangh.picc.com.cn
Web www.picc.com.cn
CHINA (+86)

**Huatai Insurance Agency & Consultant Service Ltd.**
14-A, World Plaza, No 855 Pudong South Road
Shanghai 200120

Tel 21 5836 9707
Fax 21 5836 9709
Email pni.sh@huatai-serv.com

**Shanghai**

After Hours
Capt. Jiang Weijian 139 163 540 92
Yao Xinyi 139 177 608 33
Cheng Jialing 138 173 579 39
Cao Dong 139 161 072 73

**Tianjin**

PICC Property & Casualty Company Limited
W4C 3, Binhai Finance Zone The Third Avenue
Teda Tianjin 300457 P.R.

Tel 22 6628 1674
Fax 22 6628 2828
Email yangpx@tianj.picc.com.cn
Web www.picc.com.cn

After Hours
Yang Ping Xi 136 020 250 96

Huatai Insurance Agency & Consultant Service Ltd
Room 8501, E8B Binhai Finance Zone No. 20
Guang Chang East Road, Teda, Tianjin 300457

Tel 22 6622 0722
Fax 22 6622 0725
Email tianjin@huatai-serv.com
Web www.huatai-serv.com

After Hours
Mu Haitao 136 0201 7813
Dong Yang 138 2034 7223

**Xiamen**

PICC Property & Casualty Company Limited
No. 233 Wusi Road, Fuzhou, Fujian Province, 350003

Tel 591 709 2500
Fax 592 531 6187
Email liiyiyoung@xiam.picc.com.cn
Web www.picc.com.cn

After Hours
Liu Qinghui 1390 591 9879
Li Yi Yong 133 0603 1933

Huatai Insurance Agency & Consultant Service Ltd
14C, International Plaza, No. 8, Lujiang Road,
Xiamen, 361001

Tel 592 2681 203
Fax 592 2681 235
Email pni.xm@huatai-serv.com
Web www.huatai-serv.com

After Hours
David ZY Liu 138 060 86967
COLOMBIA (+57)

Pandi Colombia S.A.
(Head Office) Calle 77B No. 57-141 Office
1001, Centro Empresarial de las Americas
Barranquilla
Tel 5 368 0482 or 5 360 0524
315 721 3016 (Mobile)
Fax 5 360 2070
Email pandi.colombia@metrotel.net.co

Pandi Colombia SA
Carrera 6 No. 4A-44, Edificio Maria Santos,
Suite 201 Buenaventura
Tel 2 242 3508
Fax 2 242 4156
Email pandibun@telesat.com.co

Pandi Colombia S.A.
Conjunto Residencial Santo Domingo
Centre Calle 36 No. 2-36 (Apto. 201)
Tel 5 660 1693 or 5 660 0454
Fax 5 664 4258
Email colpandi@epm.net.co

BARRANQUILLA

Guillermo Alvarez 315 761 4249
Carlos Alvarez 5 357 8843
Mobile 315 721 3016

BOGOTA (see Barranquilla)

BUENAVENTURA

Alejandro Ramos 2 552 7734
Mobile 315 555 2263
Carlos Alvarez 5 357 8843
Mobile 315 721 3016

CARTAGENA

Nello Carlini 660 1693
Mobile 315 731 1973
Carlos Alvarez 5 357 8843
Mobile 315 721 3016

COVENAS (see Cartagena)

LETICIA/PUERTO BOLIVAR/SAN ANDRES ISLAND/SANTA MARTA (see Barranquilla)

TUMACO (see Buenaventura)

TURBO (see Cartagena)

CONGO (+242)

T.C.I. (Africa)
BP 5178, Port zone, imm. Odzali, Pointe Noire
Tel 94 76 08 or 664 42 15 (Mobile)
Fax 94 28 60
Email tcpointenoire@yahoo.fr
(Please copy all emails to Eltvedt & O’Sullivan:
mail@eltvedtosullivan.com)
Web www.eltvedtosullivan.com
In case of communication problems, please contact Eltvedt & O’Sullivan (see page 98)

POINTE NOIRE

Ibrahim Tall 662 62 53
Mobile 563 81 98

LIST OF CORRESPONDENTS 2008 21
CONGO D.R. (+243)

Budd c/o Safety Marine Office sprl
19B, avenue du Plateau, Kinshasa - Gombe
Tel 99 993 5713 or 99 992 7086
Fax +1 408 869 5973
Mr P Mukendi or Mr R Kasangu
Email budd.congoRDC-kinshasa@budd-pni.com
(Please copy all emails to general.marseille@budd-pni.com)
Web www.budd-pni.com
In case of communication problems, please contact Budd SA Marseille France (see page 30)

Kinshasa
After Hours
Remy Kasangu 9999 27 086
Paul Mukendi 9999 35 713

Matadi
After Hours
Capt. Zacharie Mbambi Konde
Mobile 998 22 6325

Budd c/o Safety Marine Office sprl
Immeuble Kongo-Muanda, 22 Major Vangu Ville Basse/Matadi, Matadi
Tel 998 226 325
Fax Kinshasha office +1 408 869 5973
Email budd.congoRDC-matadi@budd-pni.com
(Please copy all emails to general.marseille@budd-pni.com and budd.congoRDC-kinshasa@budd-pni.com)
Web www.budd-pni.com
In case of communication problems, please contact Budd SA Marseille France (see page 30)

COSTA RICA (+506)

Pandi Costa Rica S.A.
Ave. 10 Bis, Calle 11 Edificio Brugal SA 100 mts este del AYA PO Box 474-1000 San Jose
Tel 221 4111/6957
384 9144 (after hours)
Fax 255 4218
Email rjimenez@fjapandi.com
Web www.fjapandi.com

All Ports
After Hours
Roberto Jimenez 221 6367/6595
Mobile 811 5754
Adriana Jimenez-Beeche 899 2583
Ignacio Azofeifa 829 4255
Vernor Murillo 848 3343
CROATIA (+385)
Croatia Insurance Co Ltd
Korzo 39, 51000 Rijeka
Tel  51 207 226, 51 207 777
     51 207 243
Fax  51 212 762
Email vesna.humlijak@crosig.hr

Croatia Insurance Co Ltd
Trg Hrvatske bratske zajednice 8
HR 21000 Split
Tel  21 480 460 or 21 480 444
Fax  21 480 344 or 21 480 354
Email igor.kovac@crosig.hr

Croatia Insurance Co Ltd
Miramarska 22 10000 Zagreb
Tel  1 633 2360 or 1 633 2354
Mobile 98 319 500
Fax  1 633 2038
Email zoran.zaninovic@crosig.hr

CUBA (+53)
Marinter SA
Calle 12, Edificio Azteca entre 1ra y 3ra,
Miramar, Cuidad de la Habana
Tel    7 860 8342/9737
       7 862 6599/ 9635
Fax   7 860 8343
Email havana@marintercu.com
Web www.cubaweb.cu/marinteresa

Havana
After Hours
Oscar G. de Santamarina 7 209 2561
Mobile 5280 6298
Felipe N Montano Lloret 7 640 4303
Mobile 7885 1637

CUBA A (+53)
Marinter SA
Calle 12, Edificio Azteca entre 1ra y 3ra,
Miramar, Cuidad de la Habana
Tel    7 860 8342/9737
       7 862 6599/ 9635
Fax   7 860 8343
Email havana@marintercu.com
Web www.cubaweb.cu/marinteresa

CURACAO (see NETHERLAND ANTILLES)
CYPRUS (+357)

Hull Blyth Araouzos Ltd.
25-27 Evanthis Pieridou 6022 Larnaca
P.O. Box 40008, 6300 Larnaca
Tel 246 52 219 or 246 54 033
Fax 246 52 384
Email shipping@hba.com.cy
Web www.hba.com.cy

Larnaca

After Hours
Louis Loizou 253 264 95
Mobile 99 440 211
Tonis Kritikos 257 351 73
Mobile 99 615 669
John Economou 25 879 777
Mobile 99 674 300

Limassol

Hull Blyth Araouzos Ltd.
Prokymea Bldg 147 Chr Hadjipavlou Street
3036 Limassol, P.O. Box 50017, 3600 Limassol
Tel 25 362 223
Fax 25 374 534 or 25 747 662
Email hba@hba.com.cy
Web www.hba.com.cy

After Hours
Louis Loizou 25 326 495
Mobile 99 440 211
Tonis Kritikos 25 735 173
Mobile 99 615 669
John Economou 25 879 777
Mobile 99 674 300

Nicosia

Hull Blyth Araouzos Ltd.
Leoforos Evagorou 17 1065 Nicosia
P.O. Box 21244 1504 Nicosia
Tel 226 73 132
Fax 226 72 793
Email hba@hba.com.cy

After Hours
Louis Loizou 25 326 495
Mobile 99 440 211
Tonis Kritikos 25 735 173
Mobile 99 615 669
John Economou 25 879 777
Mobile 99 674 300

DENMARK (+45)

P & I Scandinavia Aps
Amaliegade 43, DK-1256, Copenhagen
Tel 3315 4777 (24 hours)
Fax 3391 1407
Email info@pandiscan.com
Web www.pandiscan.com

Copenhagen & all other ports

After Hours
Henrik Nissen 3315 4777
Leif Jensen 3315 4777
**DJIBOUTI (+253)**

**General Transport Services**
9/11 rue de Geneve, P O Box 81, Djibouti
Tel 35 38 44/36
Fax 35 32 94 or 35 56 68
Email iss.dj@iss-shipping.com
Web www.iss-shipping.com

**Djibouti**

**After Hours**
Capt. K Kalyanaraman 862 852
Capt. S P Fadnavis 810 787

**DOMINICAN REPUBLIC (+1)**

**Frederic Schad Inc.**
Address from abroad: EPS A-113-1, PO Box 02-5256 Miami, Florida 33102-5256
Street address: Jose Gabriel Garcia 26, corner to Arzobispo Merino, PO Box 941 Santo Domingo
Tel 809 689 9377 (Schad Expertise)
089 221 8000 (General)
Fax 809 686 7441 (Schad Expertise)
809 688 7696 (General)
Email mail@fschad.com
Web www.fschad.com

**Santo Domingo**

**After Hours**
Nilda Burgos 809 544 0342
Mr. F F Schad Mobile 809 223 4341
809 682 5362
Bryan Langley Mobile 809 224 7105
809 482 1116

**ECUADOR (+593)**

**Ecuapandi S.A.**
Av. 25 de Julio Km. 2 1/2, P O Box 09 01
1226 Guayaquil
Tel 4 2489 402
Fax 4 2489 009 (phone fax)
Email ecupandi@telconet.net

**Guayaquil**

**After Hours**
Raul Ayala Mobile 4 287 2501
9 942 4866
Jaime Molinari Fax 4 2851 139
Mobile 4 2854 461
9 9405 413
Ketty Villacis (secretary) 9 737 0311
EGYPT (+20)

**MESCO** (Middle East Survey & Control Office)
7 Saad Zaghloul Square Alexandria

**Alexandria**

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>Fax</th>
<th>Mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ashraf El Sabbagh</td>
<td>3 484 4371</td>
<td>3 484 3292</td>
<td>12 213 0799</td>
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<tr>
<td>Ahmed Raafat</td>
<td>3 582 0982</td>
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<td>10 556 6225</td>
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<tr>
<td>Ibrahim Hamza</td>
<td>12 319 9155</td>
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<td>Eman Ezzo</td>
<td>10 530 5009</td>
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<tr>
<td>Rehab Farouk</td>
<td>10 611 8146</td>
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<tr>
<td>Tarek Mady</td>
<td>10 149 3480</td>
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</table>

**After Hours**

**Cairo** (see Alexandria)

**Damietta** (see Port Said)

**Port Said**

**After Hours**

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>Fax</th>
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</thead>
<tbody>
<tr>
<td>Mr. Magdy Takla</td>
<td>10 919 8827/</td>
<td>18 276 3837</td>
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</tr>
</tbody>
</table>

**Suez** (see Alexandria)

**EL SALVADOR** (see Guatemala City - GUATEMALA)

**EQUATORIAL GUINEA** (see TCI Douala - CAMEROON REPUBLIC)

ERITREA (+291)

**Asmara**

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mehari Embaie</td>
<td>1 114 714</td>
</tr>
</tbody>
</table>

**ERITREA** (see圭亚那)

**Gellatly Hankey & Co. (Red Sea) S.C.**
P O Box 906, 29/31 Street No. 171-5-171
Asmara

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gellatly Hankey &amp; Co. (Red Sea) S.C.</td>
<td>1 120 369/1 201 694/1 122 030</td>
</tr>
</tbody>
</table>

**Asmara**

<table>
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<tr>
<th>Name</th>
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</thead>
<tbody>
<tr>
<td>Gellatly Hankey &amp; Co. (Red Sea) S.C.</td>
<td>1 121 767</td>
</tr>
</tbody>
</table>

(email server occasionally unreliable, please fax)
<table>
<thead>
<tr>
<th>Location</th>
<th>Corporation</th>
<th>Address</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ERITREA (+291)</strong></td>
<td><strong>Massawa</strong></td>
<td>P O Box 2 Massawa</td>
<td>Afwerki Tseggay 1 552 528</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tel 1 552 155 or 1 552 191</td>
<td>Berhe Tesfay 1 541 219</td>
</tr>
<tr>
<td></td>
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<td>Fax 1 552 350</td>
<td>Osman Mohamed Omar 1 540 128</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Email <a href="mailto:gellatly@tse.com.er">gellatly@tse.com.er</a></td>
<td></td>
</tr>
</tbody>
</table>

| **ESTONIA (+372)** | **Tallinn**                  | AHTRI 12, 2nd Floor 10151 Tallinn                                      | Sirje Lubi 501 4774      |
|                   |                              | Tel 611 6620/1/2                                                      | Kaupo Puvi 505 8299      |
|                   |                              | Fax 611 6685                                                      | Rein Tonisson 502 9741   |
|                   |                              | Email estonia@krogius.com                                           | Igor Golovin 53 496 960  |

| **ETHIOPIA (+251)** | **Addis Ababa**              | P O Box 482 Cunningham Street Addis Ababa                              | Mr. Abebe Berrou 9 200 659 |
|                    |                              | Tel 1 550 662                                                        |                          |
|                    |                              | 1 550 622/23                                                      |                          |
|                    |                              | Fax 1 550 624 or 551 104                                           |                          |
|                    |                              | Email gellatly@telecom.net.et                                      |                          |

| **FALKLAND ISLANDS (+500)** | **Stanley**                 | Crozier Place Stanley Falkland Islands South Atlantic                | Mr. R K Spink            |
|                               |                              | Tel 27600                                                            |                          |
|                               |                              | Fax 27603                                                           |                          |
|                               |                              | Email fic@horizon.co.fk                                              |                          |
|                               |                              | Web www.the-falkland-islands-co.com                                 |                          |

**FIJI** (see Auckland, NEW ZEALAND)
FINLAND (+358)

Alandia-Bolagen
P O Box 121 FIN-22101 Mariehamn
Tel  18 29 000
Fax  18 12 290
Email mhamn@alandiabolagen.com

Codan Marine Services
Porkkalankatu 20, 00180 Helsinki
Tel  9 8868 5000
Fax  9 8868 5001
Email firstname.lastname@codanmarineservices.com

FRANCE (+33)

Hi Mallet
447 Boulevard Alfred Daney
33075 Bordeaux Cedex
Tel  5 57 57 33 33
Emergency 5 57 57 33 57 (Duty Exec)
Fax  5 56 39 91 18
Email general@mallet-pandi.com

Chamber of Sworn Shipbrokers
38 Quai de la Douane 29200 Brest
Tel  2 98 44 4995 (24hrs)
6 07 73 1112 (Mobile)
6 03 80 8834 (Mobile)
Fax  2 98 43 3020
Email brokers@wanadoo.fr

Aland (Mariehamn) After Hours
Bodil Lundström  18 147 80
Mobile  40 720 98 67
Olli Kytö  18 150 30
Mobile  40 522 19 34
Mikael Björklund  40 544 19 49

Helsinki After Hours
Jan Forst étén  50 345 9170
Mirja Soronen Ojanen  500 610 440

Turku/Abo (see Helsinki)

Bordeaux After Hours
Frans Voogt  609 92 19 09
Frank Schuster  680 64 55 52
Jean-Jacques Alujas  609 30 03 73

Brest After Hours
Mr. L Morice  2 98 44 8452
Mobile  6 03 80 88 34
Mr. M Elain  2 98 42 4493
Mobile  6 0773 1112
Mr. J P Caradec  2 98 44 2304 or
(weekend)  2 98 27 9371
Mobile  6 1225 9436
Mr. M Le Goasduff  2 98 01 0406
Mobile  6 1156 2863
Mr. Yann Caradec  6 0901 1794

Ajaccio/Bastia (see McLeans - Marseille)
Bayonne (see Bordeaux)
<table>
<thead>
<tr>
<th>Country</th>
<th>After Hours</th>
<th>Contact Person</th>
<th>Phone</th>
<th>Fax</th>
<th>Email</th>
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<tbody>
<tr>
<td>FRANCE (+33)</td>
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<td>Sea Invest Shipping Agency</td>
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<tr>
<td>Email</td>
<td><a href="mailto:trampbol@sea-invest-france.com">trampbol@sea-invest-france.com</a></td>
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<tr>
<td>3, quai du General Lawton Collins</td>
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</tr>
<tr>
<td>PO Box 434 50104 Cherbourg Cedex</td>
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</tr>
<tr>
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<tr>
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<tr>
<td>Email</td>
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<td>8 Rue Antonie Bruneau, 76300 Le Rouen</td>
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<tr>
<td>20 rue l’Hermitte, 59140 Dunkirk</td>
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<tr>
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<td>Fabien Perra</td>
<td>6 76 09 08 70</td>
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<td></td>
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<td>Bertrand Giraud</td>
<td>6 86 68 45 27</td>
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<td>Philippe Garo (tel/fax)</td>
<td>4 94 07 24 66</td>
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<td>Lawrence McLean</td>
<td>6 07 64 00 73</td>
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</tbody>
</table>
FRANCE (+33)

McLeans (La Rochelle)
106, Bd Emile Delmas PO Box 2063
17009 La Rochelle Cedex

Tel 5 46 42 85 37
Fax 5 46 62 85 38
Email larochelle@mcleans.fr

C. Boutigny & Co.
55 rue du Pont VI Le Havre, 76600

Tel 2 35 43 3477
Fax 2 35 21 3303
Email cboutigny@boutigny.fr

S.a.r.l. Cabinet Clouet
3 Rue Alphonse Rio, P O Box 412
56104 Lorient Cedex

Tel 2 97 37 0034
60 85 16 317 (mobile)
Fax 2 97 83 4300
Email cabinet.clouet@wanadoo.fr

McLeans
64 Rue Sylvabelle, P O Box 319
13006 Marseille

Tel 4 96 10 25 25
Fax 4 91 37 29 81 or 96 102 520
Email info@mcleans.fr

Budd S.A.
7 Rue Bailli de Suffren, 13001 Marseille

Tel 4 91 33 5833
Fax 4 91 33 1331/491 33 36 53
Email general.marseille@budd-pni.com
Web www.budd-pni.com

La Pallice/La Rochelle

Virginie Ringeard 6 80 00 87 44
Emmanuelle Genin 6 76 13 31 11
Philippe Dervieux 6 07 79 20 28

Le Havre

C Boutigny

Mobile 6 08 54 5134
Jean Bigot

Mobile 6 62 71 8592

Lorient

Mr. Clouet

Mobile 2 97 51 2300
Jean-Luc Munier

Mobile 2 97 86 14 08

Mobile 6 08 80 79 33

Marseille

Mr. A McLean

Mobile 614 34 98 60
Bertrand Giraud

686 68 45 27
Fabien Perra

676 090 870
Philippe Garo (tel/fax)

4 9407 2466
Mobile 607 79 20 28

James Budd

Mobile 143 06 07 44
Sarah Wright-Lawson

491 79 10 83
Fax 491 80 51 37
Mobile 608 10 99 49
Janine Brun-Bensard

662 72 71 89
Josyane Terciolo

674 89 2343

Montoir/Nantes (see Saint Nazaire)
FRANCE (+33)

Bouloy Grellet & Godin
69 rue de Richelieu, 75002 Paris
Tel 1 44 55 38 83
Fax 1 44 55 04 48
Email bg.g@bg-g.com

Lassez & Partners
51 avenue Montaigne, 75008 Paris
Tel 1 42 56 44 81
Fax 1 45 61 91 12
Email lassezavocats@mac.com

McLeans (Paris)
27 Rue Etienne-Marcel 75001 Paris
Tel 1 40 39 92 93
Fax 1 40 39 93 92
Email info@mcleans.fr

Richemont Nicolas & Associes
61, rue la Boetie, 75008 Paris
Tel 1 56 59 66 88
Fax 1 56 59 66 80
Email RNE@avocatline.com

Villeneau Rohart Simon & Associes
15 Place du General Catroux
75017 Paris
Tel 1 46 22 5173
Fax 1 47 66 0637 or 1 47 54 9078

Paris lawyers

Luc Grellet 1 47 03 3606
Mobile 607 57 95 01
Philippe Godin 1 42 24 68 86
Mobile 614 71 74 70

After Hours

Jacques Max Lassez 1 34 93 08 25
Mobile 6 85 20 84 84
Marie-Laure Vigouroux 1 40 70 98 51
Mobile 6 80 12 75 94

Tania Mauduit 6 80 03 04 02
Philippe Garo (tel/fax) 4 94 07 24 66
Mobile 6 07 92 20 28
Alan McLean 6 14 34 98 60

After Hours

Christophe Nicolas 1 47 95 35 15
Mobile 6 80 65 23 98
Henri de Richemont 1 47 66 4769
Mobile 6 08 88 50 77

Jean-Serge Rohart 1 470 455 98
Mobile 6 073 875 65
Patrick Simon 1 426 314 94
Mobile 6 806 061 80
Benoit Pincemin 1 347 430 38
Mobile 6 079 729 38

Port La Nouvelle (see Sete)
Port St. Louis Rhone (see Fos)
Port Vendres (see Sete)
**FRANCE (+33)**

**Normandy P & I Services**
255, Chenin de Croisset 76000 Rouen  
Tel  2 32 08 53 20  
Fax  2 32 08 53 29  
Email pandi@ro.normandyclaims.fr

**Agence Maritime Roy s.a.r.l.**
2, Chaussee des Corsaires, BP 179  
35409 St Malo Cedex  
Tel  2 99 56 07 21 (24 hr)  
Fax  2 99 40 24 00  
Email agence-maritime-roy@wanadoo.fr

**Brittany P&I Services**
5bis, Bd de Verdun 44600 Saint Nazaire  
Tel  240 22 57 87  
Fax  240 22 57 88  
Email info@britclaims.fr

**McLeans (Sete)**
2 Quai d’Orient 34200 Sete  
Tel  4 67 74 4343  
Fax  4 67 80 0730  
Email info@mcleansete.fr

**GABON (+241)**

**T.C.I. (Africa)**
P O Box 72 Libreville  
Tel  70 00 91 (direct line)  
  70 20 82 or 70 26 30/1  
Fax  70 12 07  
Email jean-pierre.david@bollore.com  
(Please copy emails to mail@eltvedtosullivan.com)  
Web  www.eltvedtosullivan.com  
In case of communication problems, please contact Elvedt & O’Sullivan (see page 98)

**Owendo** (see Libreville)
**GABON (+241)**

**T.C.I (Africa)**

B.P. 518 Port-Gentil

Tel 55 21 90 (direct line)
55 35 11 or 55 35 16

Fax 55 56 42 or 55 56 43

Email josephe.rouzaud@ga.dti.bollore.com
(Please copy emails to mail@eltvedtosullivan.com)

In case of communication problems, please contact Eltvedt & O’Sullivan (see page 98)

**Port Gentil**

After Hours

Mrs. Josephe Rouaud 07 36 13 31

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**GAMBIA (+220)**

**T.C.I. (Africa)**

43, Buckle Street PO Box 437 Banjul

Tel 422 58 95
Fax 422 47 33

Email Interstate@gamtel.gm
(Please copy emails to mail@eltvedtosullivan.com)

Web www.eltvedtosullivan.com

In case of communication problems, please contact Eltvedt & O’Sullivan (see page 98)

**Banjul**

After Hours

Mr. B F Sagna Fax 446 35 59
Mobile 996 11 44 or 776 11 44

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**GEORGIA (+995)**

**Vitsan Interservices Ltd**

32/14 Gogebashvili Str. 384500, Batumi
(All correspondence to Vitsan - Istanbul)

Tel 222 76 153
Fax 222 76 154
Email vitsan@vitsan.com.tr
Web www.vitsan.com.tr

**Batumi**

After Hours

Mr. Tariel Kirtskhalia 222 70 154
Mobile 99 91 36 67

**Geomar Co Ltd**

Maritime Consultants & Surveyors
Gogebashvili 32/13 6003 Batumi

Tel 222 76201
Fax 222 76202
Email info@geomar.ge
Web www.geomar.ge

**GEORGIA (+995)**

**Batumi**

After Hours

George Imnaishvili 77 468 763
Tariel Dolidze 99 558 507

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In case of communication problems, please contact Eltvedt & O’Sullivan (see page 98)
GERMANY (+49)

Claas W. Brons (GmbH & Co.) KG
Rembertistrasse 76 Bremen 28195
Tel  421 320 875
Fax  421 324 558
Email bremen@cwbbrons.de

Pandi Services J & K Brons GmbH
Otto-Lilienthal-Str. 29 D-28199 Bremen
Tel  421 308 870
Fax  421 308 8732
Email corresp@pandi.de
Web  www.pandi.de

Claas W Brons (GmbH & Co) KG
Gorch-Fock-Strasse 11 Cuxhaven 27472
Tel  4721 714 071
Mobile 172 911 4994 (24 hr emergency)
Fax  4721 714 071 (phone fax)
Email cuxhaven@cwbbrons.de

Bremen

After Hours
Walter W Kuehn  42 97 940
Mobile (24hr emergency)  172 430 4119
Timo Wispeler  171 482 1063
Jens Diepenbroek  421 376 647
Anja Ezzeddine  429 830 025
Mobile  170 956 7434

After Hours
Piet Kuhl  171 885 79 44
Rolf-Jürgen Hermes  421 602 8534
Fax  421 602 8535
Mobile  171 885 79 40
Hans-Joachim Schmude  4206 7975
Fax  4206 29 81 27
Mobile  171 885 79 41
Ulrich Thalmann  4221 3153
Mobile  171 885 79 42

Berlin (see Rostock)
Brake/Bremerhaven (see Pandi Services J & K Brons GmbH - Bremen)
Brunsbucket (see Kiel)

Cuxhaven

After Hours
Uwe Wuechsen  47 21 391 056
(Also see Claas W Brons Hamburg)

Emden

After Hours
Capt Uwe Clasen  49 21 339 45
Mobile  49 177 424 1672

Y & B Brons
Nesserlander Strasse 5 PO Box 12 29, 26692
Emden Nesserlander Strasse 5, 26721 Emden
Tel  49 21 201 77
Fax  49 21 331 07
Email yb@brons.de
GERMANY (+49)
Claas W. Brons (GmbH & Co.) KG
Bei Dem Neuen Krahn 2, 20457 Hamburg
Tel 40 37 48 860
Mobile 172 911 4994 (24 hr emergency)
Fax 40 37 48 8643 or 40 37 48 8644
Email info@cwbrons.de
Web www.epic-online.com

Pandi Services J & K Brons GmbH
Alter Steinweg, D-20459 Hamburg
Tel 40 369 8180
Fax 40 369 81819
Email corresp@pandi.de
Web www.pandi.de

Hamburg
Class-Henning Brons 41 83 97 5872
Mobile 171 213 1135
Jan-Wessel Brons 41 83 777 8690
Mobile 160 944 20292
Gunnar Neubauer 40 4118 4502
Matthias Bimschas 40 36 09 0163

Kiel
Mr. V Schwampe 4346 36022
Fax 4346 36024
Mobile 171 407 1178
Mr. M Hartmann 431 122 0491
Mobile 171 4307033
Mr. A Napp 431 243 241
Mobile 171 210 3894

Rostock
Capt. Siegfried Kamradt 382 037 903
Fax 382 037 930
Mobile 171 416 1996
Rolf-Jurgen Hermes 421 602 8534
Fax 421 602 8535
Mobile 171 885 79 40
Andreas Macke (tel/fax) 4163 81 2769
Mobile 171 885 79 45

Stralsund/Wismar (see Rostock)
Wilhelmshaven (see Emden)
### GHANA (+233)
**Africa Marine Services (Ghana)**
No.4 Kweikuma Estates PO Box 0111 Sekondi Takoradi

<table>
<thead>
<tr>
<th>Tel</th>
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In case of communication problems please contact Africa Marine Services UK (see page 98).

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### Tema
**Africa Marine Services (Ghana)**
A/B 7, Community 11 PO Box CO. 1191, Tema

<table>
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In case of communication problems please contact Africa Marine Services UK (see page 98).

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### GIBRALTAR (+350)
**Inchcape Shipping Services (Gibraltar) Ltd.**
PO Box 194, 4th Floor, Leon House
1 Secretary’s Lane

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<tr>
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### GREAT BRITAIN (see UNITED KINGDOM)

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### GREECE (+30)
**Shipserve (International) Inc**
72 Kolokotroni St., Piraeus, 185 35

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<th>Tel</th>
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### Athens/Piraeus
**Pr. A Iliadis (Shipping) S.A.**
4 El. Venizelou Street, Thessaloniki, 546 24

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<tr>
<td>Fax</td>
<td>2310 281 528</td>
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### Thessaloniki
**Pr. A Iliadis (Shipping) S.A.**
4 El. Venizelou Street, Thessaloniki, 546 24

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### Athens/Piraeus
**Pr. A Iliadis (Shipping) S.A.**
4 El. Venizelou Street, Thessaloniki, 546 24

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GUADALOUPE (+590)
McLeans (FWI)
180, Belles vues de Montal egré
97129 Lamentin
Tel +33 5 90 25 37 97
Fax +33 5 90 25 37 97 (phone fax)
Email mcleansfwi@wanadoo.fr
In case of emergency, please contact directly: Mr Philippe Garo Mobile +33 6 07 79 20 28
Email: phgaro@mcleans.fr

GUAM (+1671)
Carlsmith, Ball
134 West Soledad Avenue, Bank of Hawaii
Building Suite 401, P O Box BF Agana 96932
Tel 472 6813
Fax 477 4375
Email dledger@carlsmith.com
Web www.carlsmith.com

GUATEMALA (+502)
Centrans P&I Services
6a avenida 20-25 Zona 10, Plaza Maritima -
10° Nivel, Guatemala City
Tel 2423 7272
Fax 2423 7271
Email rolando.gomez@centransgroup.com.gt

GUINEA (+224)
Budd S.A.
BP 4259 Conakry
Tel 30 41 54 70
Fax 30 41 24 59
Email budd.guinee-conakry@budd-pni.com
Please copy all emails to
general.marseille@budd-pni.com
Web www.budd-pni.com
In case of communication problems please contact Budd SA Marseille (see page 30)

Lamentin
Mr. Frederic Urcon
After Hours
25 29 27
Mobile 55 21 28 or
+33 5 90 55 21 28

Agana
David P Ledger
After Hours
688 3352
Rossi Tolentino
482 1768
Elyze McDonald
864 9125

Guatemala City
Rolando Gomez
After Hours
2483 0239
Mobile 5649 0244
Hans Wagner
5510 0694
Henrik Preuss
5510 0695

Conakry
Mr. El K. Conde
After Hours
30 41 54 70
Mobile +224 64 20 68 41
or +224 63 40 24 91
Mr. Fode Mario Camara
60 25 58 34 or
64 20 93 11

Champerico/Puerto Barrios/Puerto Quetzal/Santo Tomas De Castilla
(see Guatemala City)
GUINEA BISSAU (+245)  Bissau  After Hours
TCI Africa - Bissau  Fernando Tavares  25 23 68
PO Box 290 Bissau  25 25 65
Tel  20 21 62 or 20 33 32
Fax  20 58 97 or 0 26 23
Email mail@eltvedtosullivan.com
Web www.eltvedtosullivan.com
In case of communication problems please contact Eltvedt & O’Sullivan (see page 98)

GUYANA (+592)  Georgetown  After Hours
Cameron & Shepherd  Mr. S Gopie  233 2600
Georgetown  Mobile  616 8367
Tel  226 2671-3
  226 0739 or 233 2600 (after hours)
Fax  226 7809
Mr. H N Ramkarran  226 0739

GUYANA (French)  Cayenne/Degrad-De-Cannes (see GUADELOUPE)

HAITI (+509)  Port-Au-Prince  After Hours
Antoine Hogarth SA  Mrs. A Hogarth  422 0291
1 Rue Assad, Turgeau Port au Prince  Mr. M Hogarth  558 0192
PO Box 1255 Port au Prince  Mrs. M Hogarth  411 6668
Tel  244 5880 or 558 0192
Fax  244 5880
Email anthogarth@acn2.net

HOLLAND (see NETHERLANDS)

HONDURAS (+504)  All Ports  After Hours
Corp Mivgar  Maria Isabel de Rodriguez  3376 4212
21 Calle "A", 17 Avenida S.O. No. 1717  9992 9968
Colonia Lomas de Altamira, San Pedro Sula
PO Box 760  Victor Manuel Rodriguez  9995 4378
Tel  556 8446
Fax  516 0445
Email mider@sulanet.net

HONG KONG (see CHINA)
ICELAND (+354)
Mr. Gardar Briem
17 Soleyjargata 101 Reykjavik
Tel 517 3200
Fax 517 3201
Email gardarbriem@logsol.is

Reykjavik
After Hours
Gardar Briem 5 611 448
Valgard Briem 5 510 176

INDIA (+91)
Pandi Correspondents Pvt Ltd.
Ghatala Towers 2nd Floor (Left Wing) No. 19,
Avenue Road Nungambakkam Chennai 600 034
Tel 44 2828 2692
44 2822 9963 or 44 2822 9954
Fax 44 2828 2691
Email pandy@md2.vsnl.net.in

Chennai (Madras)
After Hours
Mr. M S Sundara Rajan 44 2362 4478
Mr. S Ramamoorthy 2238 3058

Hiralal & Co.
Thakker House, Po Box No. 8 Vascodagama
Goa, 403802
Tel 832 251 3828
832 251 2453 or 32 251 3959
Fax 22 6646 6095 (linked to email)
Email hiralal@hiralalgoa.com (Please copy all messages to hiralal@hiralalco.com)

GOA
After Hours
Mr. D.S. Thakker 832 251 1988
Mr. R D. Thacker 982 210 3061
Mr. Ramchandran 99 2262 1205

Kolkata (Calcutta)
After Hours
Mr. R K Banerjee 33 2440 9200/8941
33 2227 7364
Mr. A K Auddy 98 3004 6908
98 3168 1930

Mumbai (Bombay)
After Hours
Mr. M B Malavia 22 2527 8790/1
22 2536 2137
Mr. R V Karia 22 2846 1077

Pandi Correspondents Pvt Ltd.
"Oswal Chambers" 2 Church Lane
Kolkata 700 001
Tel 33 2210 9073/4
33 2210 9009
Fax 33 2210 1160 or 33 2210 9008
Email pandi@cal.vsnl.net.in

Pandi Correspondents Pvt. Ltd.
53 Nariman Bhavan, 5th Floor Nariman Point
Mumbai (Bombay) 400 021
Tel 22 2281 1329/1330
22 2204 3273/3253
22 2284 3059
Fax 22 2284 2356/3123
Email pandi@vsnl.com
INDONESIA (+62)

Spica Services (Indonesia)
Wisma Budi 7th Floor, Suite 705 Jl. H.R. Rasuna Said Kav. C-6, Kunningan Jakarta 12940
Tel 21 5213 330
Fax 21 5213 325
Email indonesia@spicaina.co.id

Jakarta

After Hours
Mr. F X Sugiyanto 21 846 3361
Mobile 816 870 719
Firdaus Hamzah 251 371 263
Mobile 811 993 977
Dwi Hastanto 813 8443 9254
Josephine Retno Padmaningrum 816 983 527

IRAN (+98)

Sea Pars Shipping Services Ltd
Khatib Building Imam Khomeini Avenue Bandar Abbas 79177 (Except in emergency, please direct all communication to Tehran office)
Tel 761 222 7433 or 761 222 7619
Fax 761 222 1082
Email info@seapars.com
Web www.seapars.com

Bandar Abbas

After Hours
Mr. Khamisi 761 556 1695
Mobile 912 126 6553
Mr. Manshadipour 917 761 4046

Sea Pars Shipping Services Ltd.
Saheli Avenue, Mehraban Building Bandar Bushire, 75137 (Except in emergency, please direct all communication to Tehran office)
Tel 771 252 2412
Fax 771 252 2184
Email info@seapars.com
Web www.seapars.com

Bandar Bushire

After Hours
Mr. Mehraban 917 171 5945

Sea Pars Shipping Services Ltd.
Faz 4, Chehel Metri Ave. Sea Pars Building Bandar Mahshahr, 63518 (Except in emergency please direct all communication to Tehran office)
Tel 65 223 25656 or 65 223 27474
Fax 65 223 26969
Email info@seapars.com
Web www.seapars.com

Bandar Mahshahr

After Hours
Mr. Shekari 916 151 3147
Mr. Saidizadeh 651 222 3980
Mobile 916 151 3126
Mr. Mahtabi 916 151 5793
IRAN (+98)
Sea Pars Shipping Services Ltd.
Telegahani Ave. Ebrahimi Building Kharg Island
(Except in emergency, please direct all communication to Tehran office)
Tel 77 228 22935
Fax 77 228 22698
Email info@seapars.com
Web www.seapars.com

Kharg Island
After Hours
Mr. Ebrahimi
Mobile 917 171 8013

Tehran
After Hours
Mr. M Ghasemi
Fax 21 2240 2756
Mobile 912 126 6894

IRELAND (+353)
P & I Shipping Services Limited
4 St. Columba’s Rise, Swords, Co. Dublin
Tel 1 813 2606
Fax 1 813 2607
Email pandi@sealaw.ie

Dublin
After Hours
Sean O’Reilly
Mobile 87 204 3411
ISRAEL (+972)
M. Dizengoff P&I Reps. Ltd.
P O Box 4092 Port Area, Ashdod, 77190
Tel 8 856 5779
Fax 8 856 4931
Email ash@dizrep.co.il
Web www.dizrep.co.il

M. Dizengoff P&I Reps. Ltd.
P O Box 11, Eilat, 88100
Tel 8 636 3111
Fax 8 637 5669

M. Dizengoff P&I Reps. Ltd
Pal-Yam 2 City Windows Center, Oren Building
Haifa 33095
Tel 4 867 3715
Fax 4 867 8796 or 4 864 3552
Email mail@dizrep.co.il
Web www.dizrep.co.il

ITALY (+39)
Radonicich Insurance Services SRL
Via E Cialdini 57, 60122 Ancona
Tel 071 501 011
Fax 071 567 52
Email radinsur@yahoo.it

Studio Legale Mordiglia-Mauro
Pzza Cavour, 2, 60121 Ancona
Tel 071 556 22
Fax 071 556 22 (phone fax)
Email slmmra@tin.it

Ashdod
After Hours
Aaron Toledano 8 855 6055
Mobile 50 774 9259

Eilat
After Hours
Morris Marshevsky 8 633 1456

Haifa
After Hours
Shimon Ziv 50 523 1815
Danny Rammot 4 997 8961
Mobile 52 808 1561
Stefan Levin 4 825 5040
Mobile 52 808 1568
Eenbar Waits 4 983 5251
Mobile 52 673 4662

Ancona
After Hours
Dr. Alessandro Archibugi 071 360 82
Mobile 335 715 6149
Spinsanti Enzo 071 206 491
Mobile 335 561 9035

lawyers
After Hours
Maurizio Mauro 0544 32439
Mobile 348 560 0688
Massimo Mordiglia 010 311 793
Mobile 335 614 2435
Giuseppe Mauro 338 773 4257

EVEN MORE...
ITALY (+39)
Tagliavia & Co Srl
Via C. Colombo 24, 96011 Augusta (SR)
Tel 091 587 377
Fax 091 322 435
Email tpandi@tin.it
Web www.tagliaviapandi.it

Augusta
Ann Rowell Mobile 091 869 4467
Jean Hawthorne Mobile 091 946 009
Gaetano Tagliavia Mobile 339 808 9130
Capt. S Alvaras 348 601 7623
Capt. L Medini 348 606 7320

Nicole Girone Srl
Via Massaua 1/E, 70123 Bari
Tel 080 534 1736 or 080 534 0399
Fax 080 534 1786 or 080 534 0119
Email gironeba@tin.it
Web www.nicolagirone.com

Bari
Capt. F P Bavaro Mobile 080 631 684
Capt. G de Tullio 335 532 4141

Barletta (see Bari)

Studio Legal Marrazza
Via De Terribile, 4, 72100 Brindisi
Tel 0831 523 426 or 0831 526 902
Fax 0831 564 185
Email marrazza@tin.it

Brindisi lawyers
Tommaso Marrazza Mobile 0831 529 918
Paola Quarta Mobile 348 600 5926

Studio Legale Vincenzini
Via Cannelles 30, Cagliari 09124
Tel 070 654 485
Fax 070 654 485 (phone fax) 0586 839602
Email studio.legale@vincenzini.com
Web www.vincenzini.com

Cagliari lawyers
Giorgio Vincenzini Mobile 0583 920 149
Ugo Vincenzini Mobile 335 607 8261
Silvia Del Corso Mobile 0583 926404

Studio Legale Mordiglia
C/o Avv. Agostino Ballero Viale Diaz, 76
Cagliari 09125
Tel 070 303 873
Fax 070 304 705
Email mail@mordiglia.it

Pietro Palandri Mobile 348 330 0827

LIST OF CORRESPONDENTS 2008
**ITALY (+39)**

**Tagliavia & Co Srl**
Via Cali 39 Catania 95100
Tel 091 587 377
Fax 091 322 435
Email tpandi@tin.it
Web www.tagliaviapandi.it

**Catania**

**After Hours**
Ann Rowell 091 869 4467
Mobile 348 601 7621
Jean Hawthorne 091 946 009
Mobile 339 808 9130
Gaetano Tagliavia 091 451 772
Mobile 348 601 7625
Capt. S Alvares 348 601 7623
Capt. L Medini 348 606 7320

**Civitavecchia** (see Livorno)

**Formia** (see Gaeta)

**Holme & Co. S.r.l.**
Lungomare Caboto 344 Gaeta
Tel 0771 712 352
Fax 081 764 7520
Email holmemarine@holme.it
Web www.holme.it

**Gaeta**

**After Hours**
Mr. G Avolio de Martino 081 556 7967
Mobile 335 697 3324
Mr. M Markowicz 081 769 2677
Mobile 335 697 3325

**Gela** (see Palermo)

**Ferpandi Italia**
Via San Bartolomeo degli Armeni 5
16122 Genoa
Tel 010 833 331
335 794 2297 (24 hr/emergency)
Fax 010 831 7006
Email ferpandi@ferpandi.com
Web www.ferpandi.com

**Genoa**

**After Hours**
Capt. Antonio Talarico 335 6409443
Capt. Fabrizio Pescaglia 335 1258507
Mr. Francesco Ferrari 335 7942297
Capt. Stefano Galleano 335 6409444

**Studi Legale Mordiglia**
Via XX Settembre 14/17, 16121 Genoa
P O Box 1190, 16100 Genoa
Tel 010 586 841
Fax 010 532 729 or 010 562 998
Email mail@mordiglia.it
Web www.mordiglia.it

**Lawyers**

**After Hours**
Massimo Mordiglia 010 311 793
Mobile 335 614 2435
Maurizio Mazzocchi 010 312 643
Mobile 335 587 5354
Marco Lopez de Gonzalo 010 251 1077
Mobile 335 781 6591
Michele Mordiglia 010 251 0493
Mobile 335 698 3749
Pietro Palandri 010 314 745
Mobile 348 330 0827
Paolo Manica 010 831 0852
Mobile 335 698 3750

**List of Correspondents 2008**
### ITALY (+39)

#### Hugo Trumpy S.r.l.
Via Cairoli 8/7, 16124 Genoa, PO Box 81467
GE 14 - 16124 Genoa
Tel 010 2494 1 (Switchboard)
010 249 4264 - Mr Reggio
010 249 4265 - Mr Sannino
Fax 010 2494 282
Email htpandi@hugotrumpy.it
Web www.hugotrumpy.it

#### Tagliavia & Co. S.r.l.
Via Rimessa 63, 89026 San Ferdinando
Tel 091 587 377
Fax 091 322 435 or 091 580 495
Email tpandi@tin.it
Web www.tagliaviapandi.it

#### Studio Legale Vincenzini
Scali Cerere, 3, 57122 Livorno
Tel 0586 278111
Fax 0586 89602
Email studio.legale@vincenzini.com
Web www.vincenzini.com

#### Gioia Tauro
Mr. G. Tagliavia
091 451 772
Mobile 348 601 7625
Dr. Claudio Tagliavia
091 451 772
Ann Rowell
091 869 4467
Mobile 348 601 7621
Jean Hawthorne
091 946 009
Mobile 339 808 9130

#### La Spezia (see Studio Legale Mordiglia Genoa)
#### Lampedusa (see Palermo)

#### Messina
Mr. G. Tagliavia
091 451 772
Mobile 348 601 7625
Dr. Claudio Tagliavia
091 451 772
Ann Rowell
091 869 4467
Mobile 348 601 7621
Jean Hawthorne
091 946 009
Mobile 339 808 9130
Maria Giovanna Cacopardi 348 338 3977

#### Monfalcone (see Trieste)
ITALY (+39)

Holme & Co. S.r.l.
Via Santa Lucia 50, 80132 Napoli
Tel 081 764 7052 or 081 764 7075
Fax 081 764 7520
Email holmemarine@holme.it
Web www.holme.it

Napoli

Mr. G Avolio de Martino
Mobile 081 556 7967
Marie L Fletcher
Mobile 081 509 2881
Oriana Avolio Martino
Mobile 081 714 7063

Olbia (see Cagliari)

Palermo

Ann Rowell
Mobile 348 601 7621
Jean Hawthorne
Mobile 339 808 9130
James Tagliavia
Mobile 348 601 7622
Gaetano Tagliavia
Mobile 348 601 7625
Dr. Claudio S. Tagliavia
Mobile 348 601 7620

Pantellaria/Porto Empedocle
(see Palermo)

Piombino (see Livorno)

Porto Nogaro (see Trieste)

Porto Torres (see Cagliari)

Ravenna

Antonella Gallotti
Mobile 333 958 4043
Robert Kennedy
Mobile 333 958 4043

lawyers

Maurizio Mauro
Mobile 348 560 0688
Massimo Mordiglia
Mobile 335 614 2435
ITALY (+39)

**Studio Legale Nobiloni & Paratore**
Via Giovanni Nicotera 29, 00195 Rome
Tel 06 321 7708 or 06 321 7649
Fax 06 322 3335
Email mail@noblex.it
Web www.noblex.it

**Rome lawyers**

<table>
<thead>
<tr>
<th>Name</th>
<th>After Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alessandro Nobiloni</td>
<td>06 8620 1574</td>
</tr>
<tr>
<td>Mobile</td>
<td>335 822 7775</td>
</tr>
<tr>
<td>Fabrizio Paratore</td>
<td>06 6821 3394</td>
</tr>
<tr>
<td>Mobile</td>
<td>348 783 8749</td>
</tr>
<tr>
<td>Maria Cristina Ranauro</td>
<td>339 341 9771</td>
</tr>
</tbody>
</table>

**Holme & Co. S.r.l.**
Via Sabatini 18 Salerno
Tel 089 229 926
Fax 081 764 7520
Email holmemarine@holme.it
Web www.holme.it

**Salerno**

<table>
<thead>
<tr>
<th>Name</th>
<th>After Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>M Markowicz</td>
<td>081 769 2677</td>
</tr>
<tr>
<td>Mobile</td>
<td>335 697 3325</td>
</tr>
<tr>
<td>Mr. G Avolio de Martino</td>
<td>081 556 7967</td>
</tr>
<tr>
<td>Mobile</td>
<td>335 697 3324</td>
</tr>
</tbody>
</table>

**Sarroch (see Cagliari)**

**Savona (see Genoa)**

**Siracusa (see Palermo)**

**Nicola Girone**
C.so Vittorio Emanuele II 31, 74100 Taranto
Tel 099 471 3768
Fax 099 471 3832
Email gironeta@tin.it
Web www.nicolagirone.com

**Taranto lawyers**

<table>
<thead>
<tr>
<th>Name</th>
<th>After Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capt. Maurizio Gennarini</td>
<td>099 452 9512</td>
</tr>
<tr>
<td>Fax</td>
<td>099 452 9512</td>
</tr>
<tr>
<td>Mobile</td>
<td>348 262 6072</td>
</tr>
<tr>
<td>Capt. Giovanni de Tullio</td>
<td>335 532 4141</td>
</tr>
<tr>
<td>Antonio Mantua</td>
<td>099 731 1268</td>
</tr>
<tr>
<td>Mobile</td>
<td>337 895 932</td>
</tr>
</tbody>
</table>

**Studio Mordiglia - Pasanisi**
Corso Umberto I, 129-74100 Taranto
Tel 099 453 3876
Fax 099 454 0706
Email bpasanisi@tiscalinet.it

**Taranto lawyers**

<table>
<thead>
<tr>
<th>Name</th>
<th>After Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alfredo Pasanisi</td>
<td>099 453 2477</td>
</tr>
<tr>
<td>Mobile</td>
<td>348 380 3104</td>
</tr>
<tr>
<td>Bernardino Pasanisi</td>
<td>099 453 3391</td>
</tr>
<tr>
<td>Mobile</td>
<td>338 265 4460</td>
</tr>
<tr>
<td>Massimo Mordiglia</td>
<td>010 311 793</td>
</tr>
<tr>
<td>Mobile</td>
<td>335 614 2435</td>
</tr>
</tbody>
</table>

**Samer & Co. Shipping S.r.l.**
P O Box 1380, Piazza Dell’Unita D’Italia 7 34121 Trieste
Tel 040 670 2711
Fax 040 670 27300
Email pandi@samer.com
Web www.samer.com

**Trieste**

<table>
<thead>
<tr>
<th>Name</th>
<th>After Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capt. N Castelli</td>
<td>040 281 047</td>
</tr>
<tr>
<td>Mobile</td>
<td>335 7536 937</td>
</tr>
<tr>
<td>Lilli Samer</td>
<td>040 349 9269</td>
</tr>
<tr>
<td>Mobile</td>
<td>333 645 7653</td>
</tr>
</tbody>
</table>
ITALY (+39)
Radonicich Insurance Services srl
Via F Orsini, 6/A, 30175 Venice - Marghera
P O Box 3171 Mestre Centro 30170 Venice
Tel 041 538 2103
Fax 041 926 108
Email radinsur@portofvenice.net

Studio Legale Mordiglia-Solveni
Castello Santa Maria Formosa, 5204
30122 Venice
Tel 041 277 1184
Fax 041 277 7127
Email solveni@solveni.it

Venice
After Hours
Alessandro Conz 041 616 422
Mobile 349 664 9660
Capt. Remigio Conz 041 615 820
Mobile 349 290 4605

lawyers
After Hours
Marco Solveni 041 277 1184
Mobile 348 268 4228
Massimo Mordiglia 010 311 793
Mobile 335 614 2435
Michele Mordiglia 010 251 0493
Mobile 335 698 3749
Pietro Palandri 010 314 745
Mobile 348 330 0827

IVORY COAST (+225)

Abidjan
Romain Soglo 07 08 18 00
Capt. Toulega Dosso 22 42 00 59
Mobile 07 05 15 27

TCI Africa C.I.
Mailing address: 18 B.P. 1373 Abidjan 18
Visiting address: Résidence "Carla" 11, rue
des Pêcheurs Zone 3 - Abidjan 18
Tel 21 24 29 64 or 21 24 05 66
Fax 21 24 29 63
Email abidjan@tciafrica.comi
(Please copy emails to mail@eltvedtosullivan.com)
Web www.eltvedtosullivan.com
In case of communication problems please contact Eltdvedt & O'Sullivan (see page 98)

Budd CI
01 P.O. Box 4553, Abidjan 01, Immeuble Chevalier de Clieu, 2nd Floor, 98 Boulevard Giscard d’Estaing
Tel 21 24 34 60 or 21 24 34 62
Fax 21 24 03 71 or 21 24 38 16
Email budd.cote-ivoire@budd-pni.com
Web www.budd-pni.com
In case of communication problems please contact Budd SA Marseilles (see page 98)

San Pedro (see TCI Abidjan)
JAMAICA (+1)
Caribbean Marine and P&I Services Ltd
4, Fourth Avenue Newport West Kingston 13
Tel 876 758 9651 or 9652
Fax 876 758 9654
Email admin@carimar-pandi.com
Web www.carimar-pandi.com

Kingston
After Hours
Capt. Franklin Henry 876 967 8644
Mobile 876 815 7183
Shahabdeen Scott 876 949 4968
Mobile 876 370 6427
Ralph Sugden 954 854 1093
(emergency from Florida management center)

JAPAN (+81)
General Correspondent
ISS P&I Japan
8th Floor Suzuyo Hamamatsu-cho Building
2-1-16, Kaigan, Minato-Ku Tokyo 105-0022
Tel 3 5442 5001
Fax 3 5442 5002
Email tokyo.pandi@iss-shipping.com

ISS P&I Japan
1F Tokiwa Homes 5-8-31 Tokiwa-machi
Ehime-ken, Imabari-shi, 794-0015
Tel 8 9834 3585
Fax 8 9832 3587
Email masayuki.mori@iss-shipping.com

Imabari
After Hours
Masayuki Mori 90 3031 8263

Kobe/Osaka (see Imabari)
Moji/Nagoya (see Tokyo)

Tokyo
After Hours
Mr. M Oiwa 3 3995 6997
Mobile 80 1136 1967
Mr. I Asada 46 782 2012
Mobile 90 4828 9957
Mr. T Kuroda 476 46 4478
Mobile 90 9821 7378
Mr. M Nishizawa 3 3853 3671
Mobile 90 7272 3064
Mr. Y Imaizumi 45 943 4636
Mobile 90 6040 7225
Ms. Y Tanaka 49 246 5871
Mobile 5486 7600

Also see general correspondents above

Yokohama (see Tokyo)
**JORDAN (+962)**

Red Sea Shipping Agency W.L.L.
24 abdel Hameed Sharaf St. Shmeisani
P O Box 1248, Amman 11118
Tel 6 560 3771
Fax 6 567 2170 or 6 568 8241
Email claimsp@kawar.com.jo
Web www.kawar.com

Sami & Adib Habayeb
P.O. Box 3424 Amman 11181
Tel 6 464 3367 or 6 464 3368 +44 20 7096 1508 (Via London)
Fax 6 464 7335
Email law@juris.com.jo

**Amman**

Ghassoub F. Kawar 6 592 1155
Mobile 74 552 5002
Ninette Issid 6 581 6615
Mobile 74 555 8840

**lawyers**

Sami Habayeb 6 464 4108
Adib Habayeb 6 592 3109
Fax 6 592 7818

**Aqaba**

Red Sea Shipping Agency W.L.L.
Hammamat Tunis Street, P O Box 18
Aqaba (All correspondence to AMMAN office)
Tel 3 201 4217/8/9
Fax 3 201 6680
Email management@aqaport.com.jo
Webs www.kawar.com

**Mombasa**

Mitchell Cotts P&I Ltd.
Cotts House, First Floor Moi Avenue
P O Box 85593 Mombasa
Tel 41 2220 437 or 41 2315 026
Fax 41 2312 958 or 41 2314 513
Email mcpan@africaonline.co.ke

**KOREA (D.P.R.) (+850)**

Claims & Correspondents Department of DPR Korea (C&CD)
Haebangsan-dong Central District
Pyongyang D.P.R. of Korea
Tel 2 18 222 Ext 8024
Fax 2 381 4464
Email kp.corresp@silibank.com

**Pyongyang & all other ports**

Hong Myong Ryong
Cha Jin Chol
Yun Jin
Kim Song Chol

**Kenya (+254)**

**Mombasa**

James Knight 41 473 107
or 41 474 919
Mobile 722 410 901
Robert Minnis 735 223 926
Fehmida Nazerali 733 935 888

**KOREA (D.P.R.) (+850)**

Claims & Correspondents Department of DPR Korea (C&CD)
Haebangsan-dong Central District
Pyongyang D.P.R. of Korea
Tel 2 18 222 Ext 8024
Fax 2 381 4464
Email kp.corresp@silibank.com

**Pyongyang & all other ports**

Hong Myong Ryong
Cha Jin Chol
Yun Jin
Kim Song Chol

**Kenya (+254)**

**Mombasa**

James Knight 41 473 107
or 41 474 919
Mobile 722 410 901
Robert Minnis 735 223 926
Fehmida Nazerali 733 935 888

**KOREA (D.P.R.) (+850)**

Claims & Correspondents Department of DPR Korea (C&CD)
Haebangsan-dong Central District
Pyongyang D.P.R. of Korea
Tel 2 18 222 Ext 8024
Fax 2 381 4464
Email kp.corresp@silibank.com

**Pyongyang & all other ports**

Hong Myong Ryong
Cha Jin Chol
Yun Jin
Kim Song Chol
KOREA, REPUBLIC OF (+82)

Hyopsung Shipping Corp.
7th Floor Yuchang Bldg. No. 25-2, 4-Ka Chungang-Dong Chung-Ku P O Box 75 Busan
Tel 51 463 6551-5
Fax 51 462 3492
Email mailhead@hyopsung.co.kr
Web www.hyopsung.co.kr

Busan

Mr. K W Ha
After Hours Mobile 51 755 2491
Mr. S K Han Mobile 51 415 6848
Mr. J H Park Mobile 55 546 5411

Inchon

Hyopsung Shipping Corp.
400-712, Room No. A-802 Jungsuk Bldg., No. 7-241, 3-Ka Shinheung-Dong Chung-ku P O Box 45 Inchon
Tel 32 882 4825 or 32 882 9010
Fax 32 887 8806
Email inchonhs@hyopsung.co.kr
Web www.hyopsung.co.kr

Mr. C S Yoo
After Hours Mobile 32 655 8039
Mr. J.D. Shim Mobile 31 268 7948
Mr. Y S Bag Mobile 32 467 1125

Seoul

Hyopsung Shipping Corp.
9th Flr, Back Nam Bldg. 188-3, 1-Ka, Eulji-ro, Choong-Ku, KPO Box 236, Seoul 100-191
Tel 2 752 2963 or 2 776 4319
Fax 2 771 7150 or 2 752 3870
Email seoulhs@hyopsung.co.kr
Web www.hyopsung.co.kr

Mr. K H Kim
After Hours Mobile 2 548 1229
Mr. K B Song Mobile 31 304 7442
Mr. J H Han Mobile 31 816 8086

KUWAIT (+965)

Gulf Agency Co. (Kuwait) Ltd.
Airport Road Opposite Shuwaikh Telecom Tower, Shuwaikh, P O Box 20637 Safat 13067
Tel 483 6465
Fax 483 6375
Email claims.kuwait@gacworld.com
Web www.gacworld.com

Safat

Jorge Gomes
After Hours Mobile 975 1960
Ronald Lichtenecker Mobile 563 4240
Neville D’Couto Mobile 960 0534

WEB www.gacworld.com
LATVIA (+371)

Balva Insurance Company
P&I Department, 9/1 Kurmajas Avenue
Liepaja LV 3401
Tel 634 24 504
Fax 634 26 776
Email manon@arcus.lv
Web www.balva.lv

Pandi Balt Ltd
7 Mazā Aluksnes Str, Riga LV-1045 P.O. Box
66 Riga LV-1045
Tel 67 383 951
Fax 67 383 965
Email pandi@pandi.lv

Pandi Balt Ventspils
P.Stradina Str. 29 Ventspils, LV 3602 (In case of communication problems, contact Riga head office /Capt Vladimir Dorofejev Mobile: 29 216 619)
Tel 636 648 68
Fax 636 648 68 (phone/fax)
Email ventspils@pandi.lv

LEBANON (+961)

Maurice G Mouracade & Co.
Selim Bustros Street Chamamh Building Tabaris
PO Box 11-0367 Riad El Solh Beirut 1107 2040
Tel 1 201 821
1 324 116 or 1 321 385
Mobile 3 622 244
Fax 1 200 590
Email mgmpandi@dm.net.lb

Baroudi & Associates
Achrafieh 5585 Building P. Gemayel Avenue
Palais de Justice District P.O. Box 11-7236
Tel 1 428 777 / 8
Fax 1 423 582
Email baroudi@baroudilegal.com
Web www.baroudilegal.com

Liepaja

After Hours
Mr. O Mantulnikov 634 245 84
Mobile 29 245 413
Sergey Sherin 634 328 08
Mobile 29 432 302
Sofija Kruglova 25 997 242

Riga

After Hours
Capt. V. Dorofejev 29 216 619
Capt. Sergey Batmanov 29 205 680
Natalia Dorofejeva 29 673 779

Ventspils

After Hours
Capt. Nikolay Fedosejev 29 513 605
Capt. Vladimir Krasekhin 29 553 452

Beirut

After Hours
Roger Mouracade 1 321 389
Fax 1 321 387
Mobile 3 621 999
Mary Doueihi 3 736 358

Samir Baroudi 4 406 734
Mobile 3 601 009
Jean S Baroudi 1 219 088
Mobile 3 323 252

LIST OF CORRESPONDENTS 2008
**LIBERIA (+231)**

**Africa Marine Services (Liberia)**
Business Incubator Plaza 80 Broad Street
PO Box 10-5697 1000 Monrovia 10
Tel 226 611
Fax 226 204

**Monrovia & all ports**
*After Hours*
Henry Brunson 77 511 666
Mobile 65 11 644
Albert Badio 65 13 423
A Mansarray 65 14 606

In case of communication problems please contact Africa Marine Services UK (see page 98)

**LIBYA (+218)**

**Alkhahir Marine Consultants**
Ennasr Street Wahda Club Building, 5th Flr
P O Box 5224 Tripoli
Tel 21 361 1590 or 21 360 6582
Fax 21 361 1591
Email amc@beysons.com

**Tripoli**
*After Hours*
Faraj Magheli 21 4622 273
Mobile 91 310 4687
Mustafa Omran 21 4621 893
Mobile 91 212 5913
Nuri Omran 91 312 7608

**Germa Shipping & Stevedoring Co.**
Zawlat Dahmani - close to the Medical Center
P O Box 985 Tripoli
Tel 21 340 0101 or 21 340 0102
21 340 0103 or 21 340 0104
Fax 21 334 4288
Email germae1@hotmail.com

**Benghazi/Marsa El Brega/Misurata**
(See Alkhahir Marine Consultants - Tripoli)

**LITHUANIA (+370)**

**Pandi Balt Ltd**
Tilzes Str. 8-2 LT-91132 Klaipeda
PO Box 445 LT- 92003 Klaipeda
Tel 46 313 428
Fax 46 313 428 (phone fax)
Email info@pandi.lt

**Klaipeda**
*After Hours*
Vladimir Taranenko 687 53410

In case of communication problems please contact Africa Marine Services UK (see page 98)
**MADAGASCAR (+261)**

TCI Africa  
Villa 'Acima' Rue Ile De France PO Box 443  
Toamasina 501  
Tel  2053 321 45  
Fax  2053 321 45 (phone fax)  
Email  tci_mada_tve@yahoo.com  
(Please copy emails to mail@eltdvedtosullivan.com)  
In case of communication problems please contact Eltdvedt & O’Sullivan (see page 98)

**MADEIRA (+351)**

Agencia de Navegacao, Blandy Ltda.  
Avenida Zarco 2 P O Box 408  
9006 Funchal Codex  
Tel  291 200 600  
Fax  291 226 403  
Email  shipping@blandy.com

**MALAYSIA (+60)**

Spica Services (M) SDN BHD  
Unit 18-05, Menara Landmark 12, Jalan Ngee Heng 8000 Johor Bahru, Johor  
Tel  7 226 1467  
Fax  7 226 5599  
Email  psg.spica@benline.com.my

Harrisons Trading (Sabah) Sdn. Bhd.  
19 Jalan Haji Saman PO Box 10022  
88800 Kota Kinabalu  
Tel  88 215 011 or 88 222 110  
Fax  88 222 457 or 88 217 807  
Email  htshipkk@tm.net.my

Spica Services (M) Sdn. Bhd.  
Level 5, Maybank Assurance Tower Dataran Maybank No. 1 Jalan Maarof 59100 Kuala Lumpur  
Tel  3 2289 7240  
Fax  3 2289 7241  
Email  kl_claims@spica.com.my

**Johor**

Azman Zakaria  16 710 0527  
Thomas Yan  +65 746 3945  
Mobile  +65 9737 4580  
Dughall Aitken  +65 442 2109  
Mobile  +65 9825 8986

**Kota Kinabalu**

Yap Hock Guan  88 269 848  
Mobile  19 851 3628  
Bonius Henry Obit  88 714 859  
Mobile  19 820 0564

**Kuala Lumpur/Port Kelang**

Tun Busu Tahir  12 332 7593  
Khairizam Bin Abdul Hamid  12 332 7842  
Norzila Ambiah  12 332 7054  
Mohmad Bin Abdullah  19 260 1058

**Funchal**

Joao Carlos Rodrigues  96 627 1606  
Hugo Ferreira  96 627 16 10  
Dimas Almada  96 945 98 93  
Nelson Ferreira  96 322 8572
MALAYSIA (+60)
Spica Services (M) Sdn. Bhd.
19th Floor, Suite B, Menara BHL Bank No. 51
Jalan Sultan Ahmad Shah 10050 Penang
Tel  4 227 8375 or 4 226 4688
Fax  4 227 6080
Email pen.spica@benline.com.my

Penang
Sukhbir Singh  
Mobile  60 12 4222 330

Tun Busu Tahir  
Mobile  60 12 332 7593

Sandakan/Tawau (see Kota Kinabalu)
Sibu (see SINGAPORE)

MALTA (+356)
H. Vassallo Ltd.
53/2 Old Theatre Street Valletta VLT 1427
Tel  2122 5548 or 2123 0562
Fax  2122 3582
Email mail@hvassallo.com

Valletta
Mr. C.L. Bugeja  
Mobile  7922 5548
Joe Buhagiar  
Mobile  9944 2703
John Bugeja  
Mobile  7904 7880
Nadine Dunford  
Mobile  2148 7967

MARTINIQUE (+596)
Agences Porry
Immeuble du Port, Avenue Francois Mitterand
97200 Fort-de-France
Tel  596 63 73 45
  696 457 837 (duty mobile)
Fax  596 60 07 54
Email contact@agencesporry.fr

Fort-De-France
Jean-Pierre Porry  
Mobile  596 61 24 84
Annie Grimonpret  
Mobile  696 40 48 37
Patrick Ferdinand  
Mobile  696 45 78 37

MAURITANIA (+222)
McLeans
c/o Ets A. O. Ismail BP 77 Nouadhibou
Tel  574 52 45 or 574 77 22
Fax  574 57 78
Email smpndb@toptechology.mr
In case of communication problems, please contact McLeans, Marseille (see page 30)

Nouadhibou
Sidi Jdeydv  
Mobile  641 09 50
Nagi Moine  
Mobile  641 96 29
MAURITANIA (+222)

McLeans

c/o Ets A.O. Ismail ZRB 585 Avenue du Sahel
BP 40254 Nouakchott

Tel 529 52 52
525 36 38 or 525 37 09
Fax 529 28 99 or 525 37 87
Email ahmedou@smpn.mr

In case of communication problems, please contact McLeans, Marseille (see page 30)

Nouakchott

After Hours
Mr. Abdallahi Ismail 525 35 14
Mobile 647 48 41
Mr. Ahmed Lemrabott 642 11 45
Mr. Ahmed Jiddou 525 06 94
Mobile 641 21 94

MAURITIUS (+230)

Scott Shipping International Ltd.

2nd Floor La Capitainerie Building Cargo
Peninsula - Quay D Port Louis

Tel 216 3042
Fax 216 0045
Email sales@scottship.com

Port Louis

After Hours
Mr. Xavier d’Unienville 728 5212
Mr. Ludovic Marie 7291700
Mr. Melvin Novel 728 9175

MEXICO (+52)

Pandi Nave S.A. de C.V.

Cerrada Soledad 23 Col. San Nicolas Totolapan
Del. Magdalena Contreras 10900 Mexico DF
PO Box 44 San Jeronimo CP 10201 Mexico D.F.

Tel 55 1675 6408 or 55 2615 9750
Fax 55 2615 9766
Email pandinave@pandinave.com

Mexico City

After Hours
Mr. Tim.G. Meyer 55 2615 1335
Mobile 1 55 5506 6306
Ms. Stephanie Meyer 55 5645 2727
Mobile 1 55 5433 2033
Mr. Roberto Figueroa 55 5645 5467
Mobile 1 55 5405 2937
Ms. Tanya Meyer 1 55 3888 0824

P&I Services (Mexico) S.A. De C.V.

Homero 1425 Suite 504 Colonia Los Morales,
Seccion Palmas Delegacion Miguel Hidalgo
CP 11540 Mexico DF

Tel 55 5395 1221 or 55 5395 5357
55 5395 9211 (24 hrs)
Fax 55 5395 4911
Email pandiser@grupodelmex.com
Web www.grupodelmex.com

After Hours
Fernando E Delfin Garcia 55 5281 3277
Mobile 1 55 5501 9679
Juan Loman Villarreal 55 5562 0070
Mobile 1 55 5437 6561
Fernando Leon Martinez 1 55 5106 6297
Raymundo Valencia Garcia 1 55 3955 5064

Acapulco/Ciudad Del Carmen/
Coatzacoalcos/Dos Bocas/Ensenada/
Guaymas/Lazaro Cardenas/Manzanillo/
Mazatlan/Pajaritos/Rabon Grande/
Salina Cruz/Tampico
(see Mexico City/Pandi Nave S.A. de C.V.)
## MEXICO (+52)

**P&I Services (Mexico) S.A. De C.V.**

Independencia No 837-B Colonia Centro, Veracruz, Ver. CP 91700

- **Tel:** 229 931 5278 / 4654
- **Fax:** 229 932 44 22
- **Email:** peivermx@prodigy.net.mx
- **Web:** www.grupodelmex.com

**Veracruz After Hours**

Alejandro Lobaton Garnier 1 229 929 1249

---

**Pandi Nave S.A. de C.V.**

Girasol No. 68 Jardines de Virginia 94294

Boca de Rio Veracruz (All communications to be sent to Pandi Nave Mexico City)

- **Tel:** 229 922 5338 or 229 927 1773
- **Fax:** 229 922 5797
- **Email:** moramarine@prodigy.net.mx

---

**MICRONESIA** Apia/Nuku’alofa/Pago Pago/Papeete (see P&I Services NEW ZEALAND)

---

## MONTENEGRO (+382)

**Samer & Strugar Shipping Ltd**

St Marsala Tita 7 85000, Bar

- **Tel:** 85 317 350
- **Fax:** 85 311 447
- **Email:** samer.strugar@cg.yu
- **Web:** www.samer.com

**Bar After Hours**

Mrs. Daniela Strugar 69 031125

---

**In case of communication problems, please contact Samer & Co, Trieste (see page 47)**

---

## MOROCCO (+212)

**Soc. Maghrebine de Defense Maritime**

Espace Paquet Suite No 506 Place Nicolas Paquet Boulevard Mohamed V Casablanca, 20000

- **Tel:** 22 45 25 25
- **Fax:** 22 45 05 01
- **Email:** somadef@defmar.com
- **Web:** www.defmar.com

**Casablanca After Hours**

- **Tarik Baalla:** 66 269 518
- **Mr. Mohamed Laazizi:** 22 7 16 29
  - **Mobile:** 61 463 834
- **Mrs. Khadija Hachim:** 63 894 853
- **Mr. A Faraj:** 6149 5088

---

**Tangiers After Hours**

- **Driess Belkadi:** 61985429

---

**McLean Maritime Maroc**

33 Boulevard Yousf Ibn Tachfine 90000 Tangier

- **Tel:** 39941346 or 39945288
- **Fax:** 39941346 (tel/fax)
- **Email:** www.dbelkadi@mcleans.fr

**In case of communication problems, please contact McLeans, Marseille (see page 30)**
### MOZAMBIQUE (+258)

**A R Brink & Associates - Beira**

CP 1081 Rua Conselheiro Ennes 57 Beira

Tel 23 320 207  
Fax 23 320 200  
Email pescadana@intra.co.mz  
Web www.arbrink.com

**P & I Associates (Pty.) Ltd.**

Casa Infanta Da Sagres Largo Do Buzi 1/6  
P O Box 44 Beira (or contact P&I Associates Durban +27 83 250 3398)

Tel 23 323 143 or 23 325 163/6  
Fax 23 322 916 or 23 322 285  
Email marine@teledata.mz  
Web www.pandi.co.za

**A R Brink & Associates - Maputo**

PO Box 1910, Maputo

Tel 82 302 0566  
Fax 82 302 0589  
Email jp.acs@intra.co.mz  
Web www.arbrink.com

**P & I Associates (Pty.) Ltd.**

Praca dos Trabalhadores 51, P O Box 292  
Maputo (In case of difficulties contact P&I Associates - Durban +27 83 250 3398)

Tel 21 32 60 21  
Fax 21 32 30 26  
Email pidurban@pandi.co.za  
Web www.pandi.co.za

### Myanmar (Burma) (+95)

**Mrs Tin Ohnmar Tun**

Room 305 Building (A) Tetkatho Yeikmon Housing  
No. 25 (D) New University Avenue Road, Bahan Township, Yangon 53/55 Mahabandoola Garden Street, PO Box 109 Yangon

Tel 1 723 043/1 372 174/1 248 108  
Fax 1 557 990/1 248 108/1 665 537  
Email tinpandi-aung@mptmail.net.mm

**Yangon (Rangoon) lawyers**

**Htay Aung**  
Tel 1 541 584  
Mobile 9 802 1083

**Melvin Myint Thane**  
Tel 1 661 786  
Mobile 9 502 0307

**Jimmy Soe**  
Tel 1 500 936  
Mobile 9 500 2864

---

**LIST OF CORRESPONDENTS 2008**
**NAMIBIA (+264)**

**A R Brink & Associates - Walvis Bay**

PO Box 1799 Walvis Bay  
Tel 64 203 914  
Fax 64 203 914 (phone fax)  
Email ambram@iafrica.com.na  
Web www.ar brink.com

**P & I Associates (Namibia) (Pty.) Ltd.**  
See P&I Associates Cape Town (page 71)

---

**NETHERLANDS (+31)**

**Vopak Agencies Amsterdam B.V.**

Deccaweg 6A, 1042 AD Amsterdam P O Box 20616 1000 NP Amsterdam  
Tel 20 44 88 725  
Fax 20 44 88 737  
Email niels.van.der.noll@vopak.com  
Web www.vopakagenies.com

---

**Amsterdam**

**After Hours**  
Niels van der Noll 299 401 582  
Fax 299 404 838  
Mobile 653 400 739

**Flushing** (see Rotterdam)

---

**Dutch P & I Services B.V.**

Wijnhaven 65F, 3011 WJ Rotterdam PO Box 23085, 3001 KB Rotterdam  
Tel 10 440 5555  
Fax 10 440 5515 (general/claims)  
10 440 5595 (accounts)  
10 440 5505 (broking)  
Email info@dupi.nl  
Web www.dupi.nl

---

**Rotterdam**

**After Hours**  
Mr. K Velgersdijk 186 616 802  
Mr. Frans J H van Dalen 10 450 8753  
Mr. P van Bodegraven 10 426 0826  
Mr. C. D. Heijboer 167 523 080  
Mr. T Koster 180 433 095  
Mrs. V M Evenhuis 10 411 6250

**Terneuzen** (see Rotterdam)

---

**NETHERLANDS ANTILLES (+599)**

**All Ports**

**After Hours**  
Mark de Marchena 9 510 1723  
Joop van Vliet 9 461 4656

**N.V. v/h Firma Gorsira J.P. Ez.**

Anthony Veder Building P O Box 3677 Willemstad, Curacao  
Tel 9 461 4700/9 461 5873  
Mobile 9 563 0886  
Fax 9 461 2576/9 461 5253  
Email gorsira@vrshipping.com
NEW CALEDONIA (+687)

**McLeans**
c/o ALB NAVAL 2 Allee Bellevue Baie de Citrons
PO Box 8745, 98807 Noumea Cedex

Tel  78 10 84
Fax  27 69 56
Email jackalain@gmail.com

*In case of communication problems, please contact Mcleans, Marseille/Paris (see page 30/31)*

**Noumea**

**After Hours**
Capt. A Le Breton  78 10 84

NEW ZEALAND (+64)

**P & I Services**
Level 11, 2 Commerce Street, Auckland

Tel  9 303 1900
Fax  9 308 9204
Email pandiak@clear.net.nz

**Wellington (all ports)**

**After Hours**
Alistair Irving  4 562 7366
Mobile  274 455 396

**Managua**

**After Hours**
Lina Carrion  882 2476

NICARAGUA (+505)

**J.L. Griffith Sucesores, S.A.**
Club Terraza, 1 Abajo 1 al algo, 1arriba no. 100
Managua P.O. Box 3513

Tel  278 5307
Fax  278 6187
Email jlgrif@ibw.com.ni

**Managua**

**After Hours**
Albert Griffith Sr.  270 8113
Mobile  886 9596
Georgina Griffith  270 8132
Mobile  882 2359
Lina Carrion  882 2476
NIGERIA (+234)
Africa Marine Services (Nigeria)
22 Kofo Abayomi Avenue PO Box 2363
Apapa, Lagos
Tel  1 587 2882 or 1 545 8709
Fax  1 587 2882 (phone fax)
      1 545 8709 (phone fax)
Email allenhardcastle@aol.com
(Please copy emails to africamarine@aol.com)
In case of communications problems please contact Africa Marine Services UK (See page 98)

Apapa
After Hours
Allen Hardcastle  803 321 8030
T Iduimuida  802 403 7328

Calabar/Lagos (see Apapa)

Africa Marine Services (Nigeria)
Port Harcourt
13A Bishop Dimiere Rd  GRA Phase II
Port Harcourt River State
Tel  84 461 190
Fax  84 461 189
In case of communications problems please contact Africa Marine Services UK (See page 98)

Warri
After Hours
Iain Marsh  803 323 6039

Africa Marine Services (Nigeria)
9, Waico Road Effurun Delta State
Tel  1 587 2882 or 1 545 8709
Fax  1 587 2882 (phone fax)
      1 545 8709 (phone fax)
In case of communications problems please contact Africa Marine Services UK (See page 98)

NORWAY (+47)
Martens Services A/S
Oestre Muralmenning 1B, P O Box 567
Bergen, N-5806
Tel  55 21 08 00
Fax  55 21 08 08
Email martens.services@jmartens.com

Bergen
After Hours
Mr. Ronny Devik  901 85 425
Mr. Helge Leknes  977 65 030
Mr. Didrik Martens  992 19 080

Oslo
After Hours
Tom Erik Johansen  97 13 21 86
Harald Brien  93 48 90 25
OMAN (+968)
Gulf Agency Co. (Oman) L.L.C.
P O Box 740, Ruwi-112, GAC Building Dohat
Al Adab St. Al Khuwair Muscat
Tel 2448 1000
Fax 2448 2561
Email claims.oman@gacworld.com
Web www.gacworld.com

All Ports
After Hours
Patrik Hallden 2460 0563
Mobile 9521 5700
Rajesh Moorjani 2478 6094
Mobile 9934 0352
Kosala Wijesinghe 2447 9374
Mobile 9931 5428
Melwyn Crasto 2447 5039
Mobile 9947 1245

PAKISTAN (+92)
Indemnis Marine (PVT) Ltd
24/1, First Floor 9th Street, Off. Khayaban-e-Shamsheer, Phase-V, Defence Housing
Authority, Karachi 75500
Tel 21 534 1042
21 534 7256 or 21 824 0122
Fax 21 534 1041
Email indemnis@cyber.net.pk

Karachi
After Hours
Capt. Saiyid Hashim Mujtaba 21 584 1726
Fax 21 584 6778
Mobile 300 822 5446
Mr. Abdul Wadood 21 497 4403
Mobile 300 823 5734
S. Abid Mujtaba 21 585 6354
Mobile 300 223 8188

James Finlay Limited
3rd Floor, Finlay House I.I. Chundrigar Road
P O Box 4670 Karachi-74000
Tel 21 244 2726/21 244 4907/
21 240 0984 (P&I Dept)
21 241 8090-96 (Board) ext. 303
Fax 21 241 8097
Email shahrukh@finlayskhi.com
Web /www.finlayskhi.com

All ports
After Hours
Capt. Syed Shahrukh Abbas 21 589 4104
Mobile 345 200 9901
333 237 8293
Mr. Zia-ul-Hassan 21 584 6701
Mobile 345 200 9902
Mr. Irfan H A Vazeer 21 534 9085-7
Mobile 345 200 9900

PANAMA (+507)
C. Fernie & Co. S.A.
1110 Columbus Avenue Cristobal
P.O. Box 0301-03506
Tel 433 8500
6614 0554 (Duty Mobile)
Fax 433 8528 (direct P&I Dept)
433 8504/5 (general)
Email ferniepi@cfernies.com

All ports
After Hours
Andre Perrett 447 2891
Mobile 6617 3229
John Blennerhasset 470 0313
Mobile 6612 1152

LIST OF CORRESPONDENTS 2008
PAPUA NEW GUINEA (+675)
Brian White & Associates
1st Floor Investwell Building Off Cameron Road
Gordons Industrial Estate, Gordons, Port Moresby
PO Box 698 Port Moresby NCD 121
Tel 311 2311
Fax 325 5007
Email moresby@bwamarine.com
Web www.bwamarine.com
In case of communication problems, please contact Brian White & Associates Cairns (see page 3)

PERU (+51)
Andes Pacific Services S.A.
Jr. Federico Recavarren 131 - Of. 404
Miraflores Lima 18
Tel 1 242 0138/1 243 0033/1 241 8355
Mobile 1 9900 5483 (24hr mobile)
Fax 1 445 9596
Email andespacific@pandiperu.com

PHILIPPINES (+63)
Pandiman Philippines Inc.
Philippine Veterans Bank Building General Luna
Corner Sta. Potenciana Streets Intramuros
Manila 1002 P O Box 1418 Manila 1054
Tel 2 527 7831-40
Fax 2 527 2167 or 2 527 2171
Email mis@pandiman.com
Web www.pandiman.com

Del Rosario & Del Rosario
15th Floor, Pacific Star Building Makati Ave.
Corner Sen. Gil J. Puyat Avenue 1200 Makati
City Manila P O Box 2106 Makati Central
Post Office 1261 Makati City
Tel 2 810 1791
Fax 2 817 1740 or 2 810 3632
Email mail@delrosariolaw.com
Web www.delrosariolaw.com

Lima
Dr. Frederick Korswagen 1 271 2861
Fax 1 271 2861
Mobile 1 9900 5483
Dr. Richard Korswagen 1 449 6225
Fax 1 449 6225

Manila
Capt. Andrew Malpass 2 843 1758
Fax 2 844 0618
Mobile 917 536 5315
Delia Andrada 920 912 5731
Rosario Domaycos 917 601 2920
Cora Tabuena 917 812 3395
Dax Vargas 917 812 3393

lawyers
Ruben T. Del Rosario
Arturo T Del Rosario Jr
Veronica G Del Rosario
Joseph R Rebano
Mobile 920 947 1892
2 842 0865
Mobile 920 947 1901
Mobile 2 842 0865
Mobile 2 822 2209
Mobile 920 938 4634
**POLAND (+48)**

**Morska Agencja Gdynia Ltd.**
15, T. Wendy Street 81-341 Gdynia
Tel 58 620 4117 or 58 620 1240
58 620 37 04 (Harbour office 24 hrs)
Fax 58 621 0608
Email pandi@mag.gdynia.pl
Web www.mag.gdynia.pl

**Gdynia**

**Krzysztof Kuchta**
Mobile 603 650 494

**Janusz Legowski**
Mobile 605 20 77 76

**Gdansk** (see Gdynia)

**Szczecin**

**Capt. Edward Nastalczyk**
601 58 16 11

**Jacek Nastalczyk**
608 806 420

**Loadmaster & Baltic Kontor Services Ltd**
ul. Hryniewieckiego 1, 70-606 Szczecin
Tel 91 462 34 84
Fax 91 462 34 83
Email office@load-master.com
Web www.load-master.com

**PORTUGAL (+351)**

**Pinto Basto Comercial Lda.**
Rua Dr. Sa Carneiro, 336-r/c, 4450-676 Leca da Palmeira
Tel 22 999 4334 (Maria Helena Ribeiro)
22 999 4335 (Barbara Neiva Santos)
Fax 22 996 7387
22 996 73 81
Email maria.helena@pintobasto.com
Web www.pintobasto.com

**Leixoes**

**Maria Helena Ribeiro**
Mobile 91 937 0541
Barbara Neiva Santos 22 609 0861

**Pinto Basto Comercial Lda.**
Av. 24 de Julho, 1-1, 1200-478 Lisbon
Tel 21 323 04 39 (Celeste Fonseca)
Fax 21 347 1231
Email celeste.fonseca@pintobasto.com
Web www.pintobasto.com

**Lisbon**

**Ms. Celeste Fonseca**
Mobile 91 689 6926

**Mrs. Maria Helena Ribeiro**
Mobile 91 937 0541

**Matosinhos (Porto)** (see Leixoes)

**Sines** (see Lisbon)

**PRINCIPALITY OF MONACO** (see Ferpandi SRL - Genoa - ITALY)
**PUERTO RICO (+1)**

**Jimenez Grafam & Lausell**

Suite 505, Midtown Building 420 Ponce de Leon Avenue San Juan, PR 00918-3405

P O Box 366104 San Juan PR 00936-6104

Tel 787 767 1030 / 787 767 1000

Fax 787 751 4068

Email manager@jgl.com

Web www.jgl.com

**San Juan lawyers**

After Hours

William A Grafam 787 723 3380

Mobile 787 384 3635

J Ramon Rivera-Morales 787 790 7155

Mobile 787 510 8090

Manolo T. Rodriguez-Bird 787 755 6913

Mobile 787 381 7917

Edgardo Vega-Lopez 787 263 8864

Mobile 787 430 4138

**QATAR (+974)**

**Gulf Agency Qatar**

159 'C' Ring Road, Po Box 6534 Doha

Tel 431 5222 or 435 3199

Fax 431 4222 (general)

431 3557/437 2546 (Ops/P&I)

Email qatar@gacworld.com

Web www.gacqatar.com

**Doha**

After Hours

Ravindu Rodrigo 585 0327

Ashan Welagedara 553 4278

Shanaka Fernando 455 2402

Mobile 588 3493

**REUNION (+262)**

**Indoceanic Services**

7 rue Ambroise Croizat BP 186 - 97825 Le Port Cedex

Tel 262 43 33 33/ 262 43 85 85

Fax 262 42 03 10 /262 43 15 15

Email pandit@indoceanic.com

Web www.indoceanic.com

**Le Port**

After Hours

Mr. H J Thomson 262 44 83 83

Fax 262 44 86 31

Mobile 692 85 29 29

Mr. Gerard Philippe 692 01 99 99

Miss Dominique Thomson 692 01 77 77
ROMANIA (+40)

Interservices S.A.
Strada Daniel Barcianu Nr. 4, Bucharest 030901
Tel 21 321 9235 or 21 323 9235
Fax 21 326 9235 or 21 320 4066
Email office@mancas.ro
Web www.mancas.ro

Bucharest  After Hours
Gabriel Ciutu  744 568 028
Luciana Mancas  21 253 1865
Mobile  722 230 759
Manuela Dumitru  745 605 364
Gabriel Mancas  21 253 1865
Mobile  722 230 758
Vlad Mancas  21 253 1865
Mobile  723 298 226

Braila (see Bucharest)

Constantza  After Hours
Capt. Spiridon Timofte  241 736 123
Mobile  744 625 379
Gabriel Tudorache  241 559 811
Mobile  744 656 604
Laurentiu Badila  341 441 539
Mobile  745 764 629

Galatz  After Hours
Iliuza Mocanu  236 463 890
Mobile  745 616 458
Virgil Naghirneac  236 461 991
Mobile  745 616 457

Tulcea (see Bucharest)

RUSSIA (+7)

Pandi Services East
38, Ogareva Street, Kaliningrad 236010
Tel 40 12 91 65 28
    40 12 91 65 83 (both 24 hrs)
Fax 40 12 91 65 28
    40 12 91 65 83 (phone fax)
Email pandi@038.ru

Kaliningrad  After Hours
Capt. Sergey Balabanov  906 2 37 98 00
Nadezhda Belesheva  40 12 91 65 83
Mobile  906 2 13 50 64

Arkhangelsk (see St. Petersburg)
RUSSIA (+7)

Ingosstrakh Insurance Co. Ltd.
Average Agency Division Risk Services Dept
Pyatnitskaya Street 12, GSP-8, 115998 Moscow
Lesnaya Street, 41, Moscow (visiting address)
Tel     495 234 3607
Fax     495 956 7777
     495 234 3602 or 495 959 4518
Email   average.agency@ingos.ru

Jurinflot International Law Firm
34 Marxistskaya Str.109147 Moscow
P O Box 60, 109147 Moscow
Tel     495 792 5701 or 495 911 7084
     495 911 7107 or 495 911 7208
Fax     495 792 5700
Email   jurin@jurinflot.ru
Web     www.jurinflot.ru

Murmansk P & I Agency
All correspondence to Norway office: P.O. Box
38, N-9915, Kirkenes, Norway Visiting address:
Papanina St, 3/1, office 56, 183025 Murmansk
Tel     8152 400 038
Fax     8152 400 038 (phone fax)
Email   murmansk_pandi@com.mels.ru

CIS Pandl
3 Portovaya Str., Apt 609, Nakhodka 692900
Tel     4236 679 739
Fax     4236 679 739 (tel/fax)
Email   gsl@nhk.infosys.ru
(If communication problems, contact Yoram Golan +972 8 8561634/+972 54 7960044)

Novorossiysk Marine Company Ltd
10, Kommunisticheskaya Street Novorossiysk
353900 Krasnodar Region
Tel     8617 613 356
     8617 644 777/8617 613 162
Fax     8617 613 356/8617 644 777
     8617 613 162 (all tel/fax)
Email   mcnostra@mail.kubtelecom.ru
Web     www.users.kubtelecom.ru/~mcnostra

Moscow

Pavel Ivanov     905 796 4483
Alexander Sharov 902 130 5831

lawyers

Vadim G Ermolaev 495 349 4621
Mobile            495 763 0382
Valery Mandriouc 495 760 10 71
Stanislav Kondrashin 495 773 11 17

Murmansk

Capt. Alex Popov 921 724 0402
Natalia Lisitsa 8152 53 65 15
Mobile            911 303 7493

Nakhodka

Stella Min 914 713 2033
Oleg Onoprienko 914 790 1403

Novorossiysk

Mr. Vladimir Kharkov 8617 629 673
Capt. Nikolay Parkhomenko 8617 626 402
RUSSIA (+7)

Pacific Network Maritime Agency
P O Box 185
Petropavlovsk-Kamchatskiy, Russia 683000
Tel 415 2 412 254, 415 2 412 438
Fax 415 2 412 672
Email office@pacnet.ru

AKOMS Insurance Ltd.
Pobedy Str. 16 Kholmsk City, Sakhalin Island Russia 694620
Tel 4243 366 400 or 4232 719 888
Fax 4243 320 990 or 4242 429 355
Email office@akoms.ru

Jurinbalt Ltd.
10 Stavropolskaya St. 191124 St. Petersburg
Tel 812 274 4727
Fax 812 271 1298 (Tel/Fax)
Email jurinbalt@mail.ru

Azovlloyd-Taganrog Ltd.
19 Shmidta Str, 347922 Taganrog
Tel 8634 312075
Fax 8634 312077
Email aps@marine.com.ua

CIS Pandl
4/6 Strelnikova Str., Apt 19 Vladivostok 690065
Tel 4232 496 560/1
Fax 4232 513 481
Email vladivostok@cispandi.com

Petropavlovsk
After Hours
Sergey Frolov (US no.) +1 206 784 8701
or +7 4152 412 663
Mobile +1 206 3347671
Marina Anischenko 415 2 434 717
Mobile 962 281 4214

Sakhalin Island
After Hours
Raisa A. Koneva 8962 5809 677
Aleksandr V Averyanov 8914 756 5945

St. Petersburg
After Hours
Ms. Yulia A Belousova 921 400 3103
Capt. Sergey Yakovlev 812 969 1505

Taganrog
After Hours
Helen Kursova 8634 424407
Mobile 90347 01763

Tuapse (see Novorossiysk)
Vanino (see Sakhalin Island)

Vladivostok
After Hours
Oleg Onoprienko 4232 451 658
Mobile 423 2701 403
Oleg Bolshakov 4232 961355
Mobile 4232 720756

Vostochny (see Vladivostok)
Yuzhno-Sakhalinsk (see Sakhalin Island)

SALVADOR (see EL SALVADOR)
SARDINIA (see Cagliari - ITALY)
SAUDI ARABIA (+966)
Mutual Marine Services Al Mushtaraka Ltd.
P O Box 8972 2nd Floor, Bokhari Commercial Center Al-Tobaishi Dammam 31492
Tel 3 826 8326
Fax 3 827 5342
Email claims.dammam@mushtaraka.com

Dammam
After Hours
Mr. N Ahmed 50 584 0518
Varghese Samuel 50 381 3659
Ali Abdulatif 50 499 0865
Ibrahim Al Askari 50 680 1565
Gizan (see Jeddah)

Mutual Marine Services Al Mushtaraka Ltd.
3rd Floor, Saudi Business Centre Medina Road
P O Box 12635 Jeddah 21483
Tel 2 652 2666
Fax 2 652 1944
Email claims@mushtaraka.com

Jeddah
After Hours
Capt. Larry Heron 2 694 3464
extn 2101
Mobile 504 667 728
Mahmood Mattar 2 665 9603
Mobile 505 697 553
Hassan Omar 2 661 3395
Mobile 505 692 261
Mark Galloway 505 628 519

Jubail/Ras Tanura (see Dammam)
Yenbu (see Jeddah)

SENEGAL (+221)
TCI Africa Dakar
5 Avenue Georges Pompidou P O Box 2540
Tel 33 849 1399
Fax 33 823 5019
Email tci afrdk@orange.sn
(Please copy emails to mail@eltvedtosullivan.com)
Web www.eltvedtosullivan.com

In case of communication problems please contact Elvedt & O’Sullivan (see page 98)

Dakar
After Hours
Capt. Edouard Sarr 33 823 5016
Mobile 77 637 5941

SEMIBIA (+381)
Samer & Co Dunav Agencies Ltd
Ybc Bulevar Mihajla Pupina 10E/1apt 332
11070 New Belgrade
Tel 11 212 0749
Fax 11 313 0532
Email mail@samerdunav.com
Web www.samer.com

In case of communication difficulties, please contact Samer & Co, Trieste, Italy (see page 47)
SEYCHELLES (+248)
Hunt, Delteal & Co. Ltd.
Trinity House Albert Street PO Box 14
Victoria Mahe
Tel 380 300
Fax 225 367
Email hundel@seychelles.net
Web www.hundel.sc

Mahe
Mr. A A Chetty 247 701
Capt. E H Houareau 241 475
Mr. J.P.R Grandcourt 241 037

Freetown
Mr. M Betts-Priddy 2223 1801
Mr. K Wilson 7676 7494

In case of communications problems please contact Africa Marine Services UK (See page 98)

SIERRA LEONE (+232)
Africa Marine Services (Sierra Leone)
25 Berwick Street PO Box 1277 Freetown
Tel 2222 0974
Fax 2222 4439

Singapore
Abdul Rahman 6443 4246
Ahmad Jailani 6275 2865
Thomas Yan 6746 3945
Dughall Aitken 6344 4066

In case of communications problems please contact Africa Marine Services UK (See page 98)

SLOVENIA (+386)
Samer & Co Shipping Ltd
Ferrarska 30, 6000 Koper
Tel 5 610 6000
Fax 5 639 8264
Email www.samer.koper@samer.com

Koper
Jan Kogovsek 4161 5118
Ivan B Strukelj 4167 0090
Rok Strukelj 4133 9056
SOMALIA (+252)
Omer Ali Dualeh & Co
PO Box 114 Berbera
Tel 751 2085
Fax 2 740 186
Email Omaarloco@yahoocom

In case of communications problems please see Omer Ali Dualeh, Saudi Arabia (See page 98)

Berbera
Abdi Q Mahmoud
Mobile 2 4446 096

Mogadishu
Mr. A O Ali
Mobile 2 442 7016

In case of communications problems please see Omer Ali Dualeh, Saudi Arabia (See page 98)

SOUTH AFRICA (+27)
A R Brink & Associates - Cape Town
PO Box 113 Melkbosstrand, 7437
Tel 21 553 2278
Fax 86 524 8761
Email peter@arbrink.com
Web www.arbrink.com

P & I Associates (Pty) Ltd.
12 Floor, Main Tower Standard Bank Centre Heerengracht Cape Town 8001 P O Box 1270 Cape Town 8000
Tel 21 425 4924 or 83 255 6994 (Mobile)
Fax 21 421 1423
Email pict@ct.pandi.co.za
Web www.pandi.co.za

Cape Town
Capt. Peter Potgieter
Capt. Allen R Brink
83 252 2747
82 551 7890

After Hours
Jonathan Mapp
Mobile 83 255 6994

Fairbridge Arderne & Lawton Inc.
Sixteenth Floor, Main Tower Standard Bank Centre Heerengracht Cape Town, 8000
Tel 21 405 7300
B. Kurz 21 405 7447
M. Tucker 21 405 7451
F. Stewart 21 405 7449
R. Fitzgerald 21 405 7338
Fax 21 419 5135
Email attorneys@fairbridges.co.za
Web www.fairbridges.co.za

Lawyers
Bernhard Kurz
Mobile 82 658 2005
Michael Tucker
Mobile 82 658 2808
Fiona Stewart
Mobile 82 658 4847
Richard Fitzgerald
82 899 9613

After Hours
21 434 1825
21 794 8909
21 788 5061
21 899 9613
SOUTH AFRICA (+27)
A R Brink & Associates
ARB House 143 Maydon Road Maydon Wharf
Durban 4001 PO Box 29238 Maydon Wharf 4057
Tel  31 206 1861
Fax  31 206 1860
Email  survey@arbrink.com
Web  www.arbrink.com

P & I Associates (Pty) Ltd.
9th Floor, Rennie House 41 Margaret Mncadi Avenue, Durban 4001 P O Box 3814
Durban 4000
Tel  31 368 5050
Fax  31 332 4455 or 31 368 3561
Email  pidurban@pandi.co.za
Web  www.pandi.co.za

lawyers
Shepstone & Wylie
35 Aliwal Street Durban 4001 P O Box 205
Durban 4000
Tel  31 302 0111
Fax  31 304 2862 or 31 306 6369
Email  pandilaw@wylie.co.za
Web  www.wylie.co.za

A R Brink & Associates - East London
PO Box 1357 East London, 5200
Tel  43 722 9612
Fax  43 743 8078
Email  innes@iafrica.com
Web  www.arbrink.com

A R Brink & Associates - Johannesburg
Po Box 2351 Halway House Johannesburg 1685
Tel  11 468 4642
Fax  11 468 4259
Email  stewart@sqselby.co.za
Web  www.arbrink.com

Durban
After Hours
Capt. Allen R Brink  82 551 7890
Mr. J R M de Freitas  82 551 7891
Mr. Trevor Froude  82 550 6011

East London
After Hours
Capt. Bruce Graham  83 772 7740
Capt. Allen R Brink  82 551 7890

Johannesburg
After Hours
Stewart Q Selby  83 602 3469
Capt. Allen R Brink  82 551 7890

SOUTHB EAF RICA (+27)
**SOUTH AFRICA (+27)**

**A R Brink & Associates - Port Elizabeth**
PO Box 1577 Port Elizabeth, 6000
Tel  41 373 8032
Fax  41 373 8032 (phone fax)
Email  levent@global.co.za
Web  www.arbrink.com

**Port Elizabeth**
Mr. Dario Leveroni  83 227 4588
Capt. Allen R Brink  82 551 7890

**A R Brink & Associates - Richards Bay**
PO Box 9161 Richards Bay, 3900
Tel  35 797 5700
Fax  35 797 5701
Email  admin@thormarine.co.za
Web  www.arbrink.com

**Richards Bay**
Mr. Andy York  83 280 1671
Capt. Allen R Brink  82 551 7890

**A R Brink & Associates - Saldanha Bay**
PO Box 448 Saldanha, 7395
Tel  22 714 1741
Fax  22 714 1741 (phone fax)
Email  kirkmarine@telkomsa.net
Web  www.arbrink.com

**Saldanha Bay**
Capt. Peter Kirkman  83 275 4253
Capt. Allen R Brink  82 551 7890

**SPAIN (+34)**

**Maritima del Estrecho S.A.**
Teniente Maroto 2 - 2nd Floor
11201 Algeciras (Cadiz)
Tel  956 585 313 or 56 585 316
    956 585 300 (switchboard)
Fax  956 922 932
Email  algeciras@maritima.com
Web  www.maritima.com

**Algeciras**
24hr Duty Mobile  606 935 064
Javier Bernardos  629 225 335
Luis Vera  605 695 800
Carlos Barnes  605 695 800
Capt. Valentin Revuelta  639 132 901

**Alicante**
(see Cartagena)

**Almeria**

**Hijo de Alfredo Rodríguez Ltda.**
Muelle de Ribera-Poniente, s/n Puerto de Almería 04002 Almería
Tel  950 243 044 or 950 243 238
Fax  950 244 906
Email  gilles@alfredorodriguez.es

**Almeria**
Gilles Percelay  950 23 81 99
Mobile  630 87 41 81

**Aviles**
(see Gijon)
**Barcelona**

- **Rosana Velasco**
  - After Hours: 934 154 600
  - Mobile: 609 683 858

- **James Mckinnell**
  - Mobile: 934 414 415

- **Anna Santos**
  - Mobile: 937 929 325

- **Joan Casillas**
  - Mobile: 946 940 377

- **José Luis Bastos**
  - Mobile: 607 606 961

- **Delia Ortega**
  - Mobile: 680 660 952

**Bilbao**

- **Sebastian Sainz**
  - After Hours: 944 157 689
  - Mobile: 609 425 566

- **Aitor Arrese**
  - Mobile: 946 081 485

- **Josu Castillo**
  - Mobile: 946 080 151

- **Jon Zuazo**
  - Mobile: 699 983 073

- **Jose M Delgado**
  - Mobile: 946 760 032

**Cadiz**

- **Edwina Carrion**
  - After Hours: 956 075 186
  - Mobile: 661 308 499

- **Jose Luis Bastos**
  - Mobile: 956 281 992

- **Delia Ortega**
  - Mobile: 680 660 952

**Cartagena**

- **Diego Calderon**
  - After Hours: 968 521 508
  - Mobile: 639 979 407

- **Patricia Siljestrom**
  - Mobile: 968 312 595

- **Jose Barcelo**
  - Mobile: 968 541 782

**Castellon** (see Valencia)

---

**SPAIN (+34)**

- **Pandi Claims Services Spain S.L.**
  - C/Casanova 2 5th Floor 08011 Barcelona
  - Tel: 93 230 9310
  - Fax: 93 230 9311
  - Email: pandi@pandispain.com
  - Web: www.pandispain.com

- **Agencia Maritima Artiach Zuazaga S.L.**
  - Pº Campo Volantin No. 24 Pral. 48007 Bilbao
  - Tel: 944 23 6661
  - Fax: 944 23 7973
  - Email: amazsa@amazsa.com
  - Web: www.amazsa.com

- **Naviera Gaditana S.A. (Nagasa)**
  - C/Nueva No. 2 Duplicado, 4a Planta 11005 Cadiz
  - Tel: 956 201 355 or 956 255 307
  - Fax: 956 201 356 or 956 279 784
  - Email: pandicorrespondents@nagasa.ws
  - Web: www.nagasa.ws

- **Pandi Claims Services Spain S.L.**
  - Muralla del Mar 8, 1º A, 30202 Cartagena
  - Tel: 968 507 000
  - Fax: 968 508 969
  - Email: cartagena@pandispain.com
  - Web: www.pandispain.com
Ceuta | After Hours
---|---
Francisco Ramos | +956 500 065
Mobile | +669 77 11 64
Benjamin Young | 687557383
Mobile | 629533276
Juan Bravo | +956 518 069
Mobile | +629 533 276

Denia/Gandia (see Valencia)
El Ferrol (see Barcelona)

Gijon | After Hours
---|---
Mr. C Gonzalez | 985 342 557
Mobile | 600 593 834

Huelva (see Cadiz)

La Coruna | After Hours
---|---
Capt. Aniceto Cabado | 661 819 943
Rosana Velasco (Barcelona) | 609 683 858

Las Palmas | After Hours
---|---
Jesus Alarcon | 928 29 8489
Mobile | 609 505 902
Cristina Sanchez | 609 579 579
Jose Luis Rosales | 629 765 831

Madrid | After Hours
---|---
Manuel Fernandez Perez | 696 88 90 51
Irene Fernandez Franic | 619 05 93 10
Adela Salamanca Mantecon | 678 910 014
**Spain (+34)**

**Malaga**

Thomas Wilson S.L.

Plaza Poeta Alfonso Canales, 4 P O Box 135

29001 Malaga

Tel  95 221 2195 or 95 221 4272

Fax  95 221 0158

Email admin@thwilson.com

Mr. T M R Tuite  952 253 947

Mobile  670 624 193

Mr. P A Tuite  952 294 674

Mobile  661 250163

**Palma de Mallorca**

Agencia Maritima Transhispánica SA

C/Camino de la Escollera 4 - 1

07012 Palma de Mallorca

Tel  971 727 141 or 971 727 147

Fax  971 710 017

Email manuelap@trasmediterranea.es

Manuel Andres Prats  606942128

Luis Bravo Iglesias  620952238

**Pasajes**

Agencia Maritima Artiach Zuazaga, SL

Mantelene No. 3-1B 20090 San Sebastian - Guipuzcoa (IDD-34)

Tel  944 236 661 (head office Bilbao)

Fax  944 237 973 (head office Bilbao)

Email amazsa@amazsa.com

Capt. Jon Zuazo  699 068 462

**Sagunto** (see Valencia)

**Santander**

Modesto Piñeiro, CyA, S.L.

c/ Calderon de la Barca 17 A 1°D 39002

Santander PO Box 14 39080 Santander

Tel  942 22 00 00

Fax  942 22 29 41

Email mpineiro@mpineiro.com

Daniel Crespo  619 200 191

Modesto Piñeiro  609 118 200

**Sevilla** (see Cadiz)

**Tarragona** (see Barcelona)

**Tenerife**

VB Comisarios de Averias S.A.

"Edificio Mastil" Avenida de Francisco la Roche

33 -1 38001 Santa Cruz de Tenerife, Apartado

1203 38080 Santa Cruz de Tenerife

Canary Islands

Tel  922 47 25 31

Fax  922 47 25 37

Email bldtf@vbcomisarios.com

Peter Hamilton  922 820 993

Mobile  609 510 024

Veronica Martin  922 50 01 59

Mobile  669 898 481
**SPAIN (+34)**

**Pandi Claims Services Spain**

Plandia Claims Services Spain
Plaza Armada Espanola 2, 46011 Valencia

Tel 963 164 414
Fax 963 675 879
Email valencia@pandispain.com
Web www.pandispain.com

**Valencia**

Mr. Joan Giner
605 855 579

**E. Duran Shipping P&I Services S.L.**

Cánovas del Castillo, 22 36202 - Vigo

Tel 986 43 53 44
Fax 986 43 08 02
Email vigo@estanislaoduran.com

**Vigo**

Mr. A Duran
Mobile 639 823 735
Ramiro Cobo
Mobile 619 21 99 29

**SRI LANKA (+94)**

**GAC Shipping Limited**

284 Vauxhall Street Colombo PO Box 1116
Colombo

Tel 112 332 372/374
114 797 900
Fax 112 332 349 or 114 797 910
Email pandi.srilanka@gacworld.com
Web www.gacworld.com/srilanka

**Colombo**

Walter Rodrigo
112 706 906
Mobile 777 718 001
Thusith Perera
112 810 662
Mobile 777 718 002
Granville Fernando
112 239 334
Mobile 777 776 538
Pradeep Soysa
112 957 715
Mobile 777 557 100

**SUDAN (+249)**

**Mutual Marine Services & Transport - Al Mushtara Ltd**

Al Bohein Building, 1st Flr PO Box 1022

Tel 311 827 656 / 654
Fax 311 827 660
Email claims.sudan@mushtarka.com

In case of emergency contact Saudi Arabia office: Capt Larry Heron: +966 504 667 728
AOH: +966 2 694 3464 ext 2101 email: larry.heron@mushtarka.com

**Port Sudan**

Osman Abdel Azim Badawi 311 841 783
Mobile 9123 34920
Amir Hassan Ahmed 311 857 162
Mobile 9125 18463

**SURINAME (see McLeans, FWI, GUADELOUPE)**

**LIST OF CORRESPONDENTS 2008**
SWEDEN (+46)

**Setterwalls**

Arsenalsgatan 6 PO Box 1050
SE-101 39 Stockholm

Tel 8 598 890 00
8 598 891 76 (after office hours)
Fax 8 598 890 90
Email stomaritime@setterwalls.se
Web www.setterwalls.se.

**All Ports lawyers**

Jorgen Almlov
Mobile 70 594 9617

Johan Sidklev
Mobile 70 611 90 54

Patrik Wass
Mobile 70 299 74 62

SWITZERLAND (+41)

**Schellenberg Wittmer**

15bis, rue des Alpes P.O. Box 2088
CH-1211 Geneva 1

Tel 22 707 8000
Fax 22 707 8001
Email geneva@swlegal.ch
Web www.swlegal.ch

**Geneva lawyers**

Bernard Vischer
22 348 2281
J Wittmer
22 347 1258

SYRIA (+963)

**John & Nagib Habeishy Law Firm**

8 Azar Street Onji Building 2nd Floor Lattakia
P O Box 132 Lattakia

Tel 41 461 333 or 41 247 0080
Fax 41 461 332 or 41 247 0088
Email habeishylawfirm@net.sy
Web www.habeishylawfirm.com

**All Ports lawyers**

John Habeishy
Mobile 41 472 666

Najib Habeishy
Mobile 41 466 013

Hala Habeishy
Mobile 41 465 361

Nadine Habeishy
Mobile 41 466 013

TAHITI (see NEW CALEDONIA)

TAIWAN (+886)

**Taiwan Transport Insurance Services Ltd**

2F -2, No. 268, Sec 2, Fuxing S, Rd., Da-an
District, Taipei 106-63, Taiwan

Tel 2 2736 2986
Fax 2 2736 2976
Email ttis ltd@ms75.hinet.net
Web www.ttis.com.tw

**All Ports**

Adelaide Yang
Fax 2 2249 8237
Mobile 935 632 990

Tamon Tseng
Mobile 2 8772 6202

Jean Hsu
Mobile 912 088 442

Laurel Hung
Mobile 2 2632 3526

**Geneva lawyers**

Bernard Vischer
22 348 2281
J Wittmer
22 347 1258

**All Ports lawyers**

John Habeishy
Mobile 41 472 666

Najib Habeishy
Mobile 41 466 013

Hala Habeishy
Mobile 41 465 361

Nadine Habeishy
Mobile 41 466 013

Nadine Habeishy
Mobile 944 565 046

SWITZERLAND (+41)

**Geneva lawyers**

Bernard Vischer
22 348 2281
J Wittmer
22 347 1258

**All Ports lawyers**

John Habeishy
Mobile 41 472 666

Najib Habeishy
Mobile 41 466 013

Hala Habeishy
Mobile 41 465 361

Nadine Habeishy
Mobile 41 466 013

Nadine Habeishy
Mobile 944 565 046

**Geneva lawyers**

Bernard Vischer
22 348 2281
J Wittmer
22 347 1258

**All Ports lawyers**

John Habeishy
Mobile 41 472 666

Najib Habeishy
Mobile 41 466 013

Hala Habeishy
Mobile 41 465 361

Nadine Habeishy
Mobile 41 466 013

Nadine Habeishy
Mobile 944 565 046

**Geneva lawyers**

Bernard Vischer
22 348 2281
J Wittmer
22 347 1258

**All Ports lawyers**

John Habeishy
Mobile 41 472 666

Najib Habeishy
Mobile 41 466 013

Hala Habeishy
Mobile 41 465 361

Nadine Habeishy
Mobile 41 466 013

Nadine Habeishy
Mobile 944 565 046

**Geneva lawyers**

Bernard Vischer
22 348 2281
J Wittmer
22 347 1258

**All Ports lawyers**

John Habeishy
Mobile 41 472 666

Najib Habeishy
Mobile 41 466 013

Hala Habeishy
Mobile 41 465 361

Nadine Habeishy
Mobile 41 466 013

Nadine Habeishy
Mobile 944 565 046
TANZANIA (+255)
Robmarine P&I Services Limited
P.O. Box 9020 291A Magore Street
Upanga Dar Es Salaam
Tel 22 215 2112 or 22 215 1182
Fax 22 215 2112 (phone fax)
22 215 0446
Email alan@intafrica.com
Web www.robmarine.com

Dar Es Salaam After Hours
Alan Sutton 754 304 776
Martin Mshanga 754 304 783
Emmanuel Thomas 754 317 932
Joseph Mgaya 754 279 638

TCI Africa (Tanzania) Limited
P O Box 4166 21 Bandari Street
Kurasini, Dar Es Salaam Tanzania
Tel 22 21 38 473
Fax 22 21 18 001
Email tci_africa@raha.com
(Please copy emails to mail@eltvedtosullivan.com)
Web www.eltvedtosullivan.com

Zanzibar After Hours
Mr. Hillary Mallya 784 604 411
Mobile 784 604 415
Mobile 754 604 415

THAILAND (+66)
Spica Services (Thailand) Ltd
15th Floor Sethiwan Tower 139 Pan Road,
Silom Bangrak, Bangkok, 10500
Tel 2266 6049, 266 6167-8
Fax 2266 6048
Email claims@spica-thailand.com

Bangkok After Hours
Capt. Saroch Sansook 2 932 0155
Mobile 81 611 6449
Tipakorn Songboonkeaw 2 542 4558
Mobile 81 822 5187
Capt Chaiyan Thanapunskul 2 346 7581
Mobile 81 823 6712

TOGO (+228)
Africa Marine Services (Togo)
Sis Kagonme POBox 12562 Lome
Tel 00 228 338 4842 (tel/fax)
Web www.africamarineserv.com

In case of communication problems please contact Africa Marine Services UK (see page 98)

Lome After Hours
Rogatien S Quenum s/c
Raymond Ayefoune Dekpo 020 1020
Yaovi Adansou 920 5813

If communication problems contact UK office: Michael Robertson Tel +44 1444 876940
Fax +44 1444 876941 Mobile: +44 1444 250858 Email: michael@robmarine.com)

In case of communication problems please contact Elvedt & O’Sullivan (see page 98)
### TRINIDAD & TOBAGO (+1)

**Gulf Shipping Ltd.**
Lloyd Voision Building 12 Charles Street
Port of Spain Trinidad

<table>
<thead>
<tr>
<th>Tel</th>
<th>Fax</th>
<th>Email</th>
<th>Web</th>
</tr>
</thead>
<tbody>
<tr>
<td>868 623 4121</td>
<td>868 623 4124 or 868 623 4123</td>
<td><a href="mailto:gulfship@tstt.net.tt">gulfship@tstt.net.tt</a></td>
<td><a href="http://www.gulfshippingltd.com">www.gulfshippingltd.com</a></td>
</tr>
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</table>

### Port of Spain

**After Hours**

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>Mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tessa De Souza</td>
<td>868 633 6735</td>
<td></td>
</tr>
<tr>
<td>Andrew Bernard</td>
<td>868 678 1735</td>
<td></td>
</tr>
<tr>
<td>Sonja Voisin-Tom</td>
<td>868 632 3512</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mobile</td>
<td>868 620 4301</td>
</tr>
</tbody>
</table>

### TUNISIA (+216)

**Tunisian Marine Claims Services**
106 Bis Rue de Palestine Tunis 102

<table>
<thead>
<tr>
<th>Tel</th>
<th>Fax</th>
<th>Email</th>
<th>Web</th>
</tr>
</thead>
<tbody>
<tr>
<td>71 842 898</td>
<td>71 785 877</td>
<td><a href="mailto:tunmar.claimser@gnet.tn">tunmar.claimser@gnet.tn</a></td>
<td><a href="http://www.tmcs.com.tn">www.tmcs.com.tn</a></td>
</tr>
</tbody>
</table>

### Tunis

**After Hours**

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Mr. A Ounaies</td>
<td>22 303 447</td>
<td></td>
</tr>
<tr>
<td>or</td>
<td>98 303 474</td>
<td></td>
</tr>
<tr>
<td>Mr. S Miladi</td>
<td>98 302 557</td>
<td></td>
</tr>
<tr>
<td>Capt. Bechir Bouali</td>
<td>98 321 912</td>
<td></td>
</tr>
</tbody>
</table>

*In case of communication problems, contact McLeans, Marseille France (see page 30)*

### TURKEY (+90)

**Vitsan A.S.**
Bahcelievler, Ataturk Bulvari Burak Apt. 20 Kat 2 31200 (All correspondence to Istanbul office)

<table>
<thead>
<tr>
<th>Tel</th>
<th>Fax</th>
<th>Email</th>
<th>Web</th>
</tr>
</thead>
<tbody>
<tr>
<td>326 614 0731</td>
<td>326 617 9431</td>
<td><a href="mailto:vitsan@vitsan.com.tr">vitsan@vitsan.com.tr</a></td>
<td><a href="http://www.vitsan.com.tr">www.vitsan.com.tr</a></td>
</tr>
</tbody>
</table>

### Iskenderun

**After Hours**

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
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</tr>
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<tbody>
<tr>
<td>Cevdet Gunaltuzun</td>
<td>324 359 2165</td>
<td>532 255 9603</td>
</tr>
<tr>
<td>or</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Mehmet Sen</td>
<td></td>
<td>326 615 4472</td>
</tr>
</tbody>
</table>

### Istanbul

**After Hours**

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
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</tr>
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<tbody>
<tr>
<td>Selim Bilgisin</td>
<td>212 239 9652</td>
<td>532 2111248</td>
</tr>
<tr>
<td>or</td>
<td>216 332 0069</td>
<td></td>
</tr>
<tr>
<td>Namik Akyondem</td>
<td>212 347 5273</td>
<td>533 317 64 45</td>
</tr>
<tr>
<td>or</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ferruh Serbest</td>
<td>212 573 0495</td>
<td>532 2841879</td>
</tr>
<tr>
<td>or</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Isik Goktan</td>
<td>212 266 5442</td>
<td>533 236 2380</td>
</tr>
<tr>
<td>Mobile</td>
<td>212 299 3342</td>
<td></td>
</tr>
<tr>
<td>Harun Kuzgun</td>
<td>532 211 1279</td>
<td></td>
</tr>
<tr>
<td>Mobile</td>
<td>212 570 8805</td>
<td></td>
</tr>
<tr>
<td>Nedim Sener</td>
<td>532 296 0947</td>
<td></td>
</tr>
</tbody>
</table>
TURKEY (+90)

**Izmir**

Vitsan A.S.

Sehit Fethi Bey Caddesi 1328 Sokak Borsa is Merkezi No. 1 KAT: 6 35210 Izmir
(All correspondence to Istanbul office)

Tel 232 483 1810 or 232 441 19 39
Fax 232 484 0314
Email izmir@vitsan.com.tr
Web www.vitsan.com.tr

**Izmir**

**After Hours**

Mr. Mehmet Tumer
Mobile 232 362 7465

Mr. Riza Ams
Mobile 232 370 46 11

Mobile 533 305 12 77

**Mersin**

Vitsan A.S.

Ataturk Cad. Hayfavi Hani No. 31 KAT:2 Mersin
(All correspondence to Istanbul office)

Tel 324 231 1652
324 238 0823 or 324 232 5340
Fax 324 231 7281
Email vitsan@mersinvitsan.gm.tr
Web www.vitsan.com.tr

**Trabzon**

Vitsan A.S.

Uzun Sokak Can Bakkal is Merkezi No 37/63
(All correspondence to Istanbul office)

Tel 462 322 3024 or 462 322 3483
Fax 462 326 0917
Email vitsan@vitsan.com.tr
Web www.vitsan.com.tr

**UKRAINE (+380)**

**Berdyansk**

Azovlloyd Pandi Services Ltd
(All correspondent to Mariupol Office)

Tel 6153 71 339
Fax 6153 38 400

**Belgorod-Dnestrovskiy** (see Dias Odessa)

**Ilyichevsk** (see Odessa)

**Izmail**

CIS Pandi Services Ltd.
7 Portovaya St. Room 20 68630 Izmail

Tel 48 41 51 985
Fax 48 41 51 985 (phone fax)
Email gsl-izm@te.net.ua

**Izmail**

**After Hours**

Capt. Alexander Kramarenko
50 333 7381
Pavel Svertilov
482 716 5756
Mobile 67 484 6884
<table>
<thead>
<tr>
<th>Region</th>
<th>Company Name</th>
<th>Contact Details</th>
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<tr>
<td><strong>UKRAINE (+380)</strong></td>
<td><strong>Kerch</strong></td>
<td></td>
</tr>
<tr>
<td>Dias Co Ltd</td>
<td>After Hours</td>
<td></td>
</tr>
<tr>
<td>21 Tsiolkovskogo Street Kerch 98300, Crimea</td>
<td>Tel: 6561 28 237 or 6561 22 570</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fax: 6561 28 237/6561 22 570 (tel/fax)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Email: <a href="mailto:ims@kerch.com.ua">ims@kerch.com.ua</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lubov Bezborodova</td>
<td>67 652 42 96</td>
</tr>
<tr>
<td></td>
<td>Denis Kutsenko</td>
<td>656 173847</td>
</tr>
<tr>
<td></td>
<td>Mr. A Turkin</td>
<td>67 652 43 02</td>
</tr>
<tr>
<td></td>
<td>Aleksey Ovchinnikov</td>
<td>67 652 43 03</td>
</tr>
<tr>
<td><strong>Kherson</strong></td>
<td>Capt. Sergey Kozak</td>
<td>552 531 490</td>
</tr>
<tr>
<td>Dias Co. Ltd.</td>
<td>Mobile</td>
<td>503 188 155</td>
</tr>
<tr>
<td>5 Kommunarov Street 1st Floor Kherson 73025</td>
<td>Tel: 552 264 308 or 552 422 032/037</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fax: 552 264 308 (all tel/fax)</td>
<td></td>
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<tr>
<td></td>
<td>Mobile</td>
<td>552 264 308</td>
</tr>
<tr>
<td></td>
<td>Email: <a href="mailto:kozak@poseidon.ks.ua">kozak@poseidon.ks.ua</a></td>
<td></td>
</tr>
<tr>
<td><strong>Mariupol</strong></td>
<td>Alexander Nikituyk</td>
<td>629 310 182</td>
</tr>
<tr>
<td>Azovlloyd Pandi Services Ltd.</td>
<td>Mobile</td>
<td>67 621 1006</td>
</tr>
<tr>
<td>18 Lunin Avenue Block 5, 87510 Mariupol</td>
<td>Tel: 629 527 004 or 629 413 025</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fax: 629 527 009</td>
<td></td>
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<tr>
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<td>Email: <a href="mailto:aps@pandi.com.ua">aps@pandi.com.ua</a></td>
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</tr>
<tr>
<td><strong>Nikoleyev</strong></td>
<td>Vladislav Sandul</td>
<td>512 348 255</td>
</tr>
<tr>
<td>Dias Co Ltd</td>
<td>Mobile</td>
<td>67 510 1112</td>
</tr>
<tr>
<td>49/1 Generala Karpenko Street Nikolayev 54038</td>
<td>Tel: 512 348 255 (24 hours)</td>
<td></td>
</tr>
<tr>
<td>(If communication problems, contact Dias Odessa)</td>
<td>Fax: 512 348 255 (phone fax)</td>
<td></td>
</tr>
<tr>
<td><strong>Odessa</strong></td>
<td>Igor Cherezov</td>
<td>482 345 095</td>
</tr>
<tr>
<td>Dias Co Ltd</td>
<td>Mobile</td>
<td>67 480 3434</td>
</tr>
<tr>
<td>1, Bazarnaya Str 65014 Odessa</td>
<td>Tel: 482 346 124</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mobile</td>
<td>482 377 696/482 323 582/564</td>
</tr>
<tr>
<td></td>
<td>Email: <a href="mailto:company@dias-co.com">company@dias-co.com</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Web: <a href="http://www.dias-co.com">www.dias-co.com</a></td>
<td></td>
</tr>
</tbody>
</table>
UKRAINE (+380)
Legat Co Ltd
11 Lvovskaya Str. Odessa - 16, 65016
Tel 482 471 550
482 447 134/487 844 025
Fax 482 374 024 (24 hrs)
Email legat@odessa.net
Web www.legat.odessa.ua

Reni/Sevastopol/Ust-Dunaisk/Yalta
(see Odessa)
Theodosia (see Kerch)
Yuzhny (see Dias Co Ltd - Odessa)

UNITED ARAB EMIRATES (+971)
General Correspondent
Gulf Agency Co (Dubai) LLC
PO Box 17041 Jebel Ali Free Zone Dubai
Tel 4 881 8090
Fax 4 805 9442
Email claims.dubai@gacworld.com
Web www.gacworld.com

United Arab Emirates After Hours
Meena Mathews 4 398 3844
Fax 4 358 0474
Mobile 50 653 5762
George Mathews (tel/fax) 6 582 6457
Mobile 50 454 2918
Manjula Karunaratne 50 652 5428
Alexander Behnke 50 455 4369
Capt. Anshuman Singh 4 258 5579
Fax 4 258 5579
Mobile 50 625 3944

Abu Dhabi
Mr. Das Gopal 50 614 9687
Capt. Ingemar Porathe 2 677 4383
Mobile 50 668 8169
Mr. Mark Delaney 2 446 0885
Mobile 50 624 1802

For details please see General Correspondent above

Dubai
Fateh Terminal/Fujairah (see Dubai)
Das Island/Jebel Dhana/Mubarras Terminal/Ras Zubayyah (see Abu Dhabi)

LIST OF CORRESPONDENTS 2008
**UNITED ARAB EMIRATES (+971)**

**Sharjah**

*After Hours*

- Pradeep Kumar  
  Mobile 50 432 1560
- K S Rajasekharan  
  Mobile 50 626 3357

**Gulf Agency Co. Sharjah WLL**

Ground Floor Petrofac House Building  
Al Soor Street Sharjah PO Box 435 Sharjah

Tel 6 5725 446  
Fax 6 5722 093  
Email sharjah@gacworld.com  
Web www.gacworld.com

---

**UNITED KINGDOM (+44)**

**London**

*After Hours*

- Kit Chan 20 7702 0948  
  Mobile 7920 072917
- Paul Knight 20 7288 1879
- Malcolm Bourne 20 8690 0738
- John Turner (People claims) 20 8941 1719
- Tony Nicholson (People claims)  
  Mobile 7917 265938

**Thomas Miller P&I Ltd.**

International House 26 Creechurch Lane  
London EC3A 5BA

Tel 20 7283 4646  
Fax 20 7204 2106  
Web www.ukpandi.com

---

**UNITED STATES OF AMERICA (+1)**

**General Correspondent**

**Thomas Miller (Americas) Inc**

Harborside Financial Center, Plaza Five  
Suite 2710, Jersey City, N.J. 07311

Tel 201 557 7300  
Fax 201 946 0167  
Email newjersey.ukclub@thomasmiller.com  
Web www.ukpandi.com

*After Hours*

- Emergency Duty Executive 201 315 1755
- David Grammas 212 935 7947
- Martyn Haines 973 420 9739
- John Devine 609 655 5628
- Karen Hildebrandt 718 720 4742
- Dolores O'Leary 908 346 6762
- Kevin King 646 649 4141
- Amy Lovseth 646 248 3884
- Cheryle Cossentino 718 979 1858
- Jana Byron 203 856 7047
- Brendan Kruse 516 375 4079
- Michael Jarrett 201 218 1792
UNITED STATES OF AMERICA (+1)

Keesal, Young & Logan
1029 W. 3rd Avenue Suite 650 Anchorage
Alaska 99501
Tel 907 279 9696
Fax 907 279 4239
Email bert.ray@kyl.com
Web www.kyl.com

Anchorage - Alaska lawyers
Mr. D Davis
After Hours 907 346 3579
Mobile 907 229 4218
Mr. Herbert H. Ray
After Hours 907 272 2543
Mobile 907 229 4217

Ober Kaler Grimes & Shriver
120 East Baltimore Street Baltimore,
Maryland, 21202
Tel 410 685 1120
Fax 410 547 0699
Email admiralty@ober.com
Web www.ober.com

Baltimore - Maryland lawyers
Robert Hopkins
After Hours 410 464 1065
Mobile 443 562 2390
Geoffrey Tobias
After Hours 410 337 0322
Mobile 410 215 5203
M H Whitman Jr.
After Hours 410 243 7334
Mobile 410 370 0680

Stevens Baldo Freeman & Lighty, L.L.P.
550 Fannin, Suite 700, Beaumont, Texas 77701
Tel 409 835 5200
Fax 409 835 5201
Email freeman@sbf-law.com
Web www.sbf-law.com

Baton Rouge - Louisiana (see New Orleans)

Steve Baldo Freeman & Lighty, L.L.P.
550 Fannin, Suite 700, Beaumont, Texas 77701
Tel 409 835 5200
Fax 409 835 5201
Email freeman@sbf-law.com
Web www.sbf-law.com

Beaumont - Texas lawyers
Mark Freeman
After Hours 409 835 0690
Mobile 409 656 9747
David James
After Hours 409 892 0696
Mobile 409 658 7204

Clinton & Muzyka PC
One Washington Mall, Suite 1400
Boston, Massachusetts 02108
Tel 617 723 9165
Fax 617 720 3489
Email tmuzyka@clintonmuzyka.com
Web www.clintonmuzyka.com

Boston - Massachusetts lawyers
Thomas J Muzyka
After Hours 508 785 2275

Bingham McCutchen
150 Federal Street Boston, MA 02110-1726
Tel 617 951 8000
Fax 617 951 8736
Web www.bingham.com

Brancho Don Bigelow
978 470 0767

Robert McDonell
781 235 2726

Thomas Walsh
781 235 0536
UNITED STATES OF AMERICA (+1)  Brownsville - Texas lawyers
Royston, Rayzor, Vickery & Williams
55 Cove Circle, Brownsville, Texas, 78523
Tel  956 542 4377
Fax  956 542 4370
Email royston@roystonlaw.com
Web  www.roystonlaw.com

Brownsville - Texas After Hours
Keith Uhles 956 831 6667
Mobile 956 455 5836
James Hunter 956 350 3416
Mobile 956 495 5100
David Walker 713 974 4751
Mobile 832 687 5337

Buist Moore Smythe McGee P.A.
5 Exchange Street Charleston, SC 29401-
2593 PO Box 999 Charleston SC 29402-0999
Tel  843 722 3400
843 434 1434 (24hr pager)
Fax  843 723 7398
Email gschreck@buistmoore.com
Web  www.buistmoore.com

Buist Moore Smythe McGee P.A. Charleston - South Carolina lawyers
Mr. G D Schreck 843 884 7325
Mobile 843 906 7002
Mr. J.H. Hines 843 852 9170
Mobile 843 343 7101
Mr. S D Houseal 843 856 5249
Mobile 843 437 6620
R D Gilsenan 843 406 0237
Mobile 843 847 8003

Snyder McGovern, LLC
12750 S. Harlem Ave. Suite 2A Palos Heights
Chicago, Illinois, 60463
Tel  708 448 9700
Fax  708 448 9750
Email greatlakeslaw@aol.com
Web  www.snydermcgovern.com

Snyder McGovern, LLC Chicago - Illinois lawyers
Michael A Snyder 630 841 4849
Timothy S McGovern 312 545 4994

Marwedel, Minichello & Reeb, P.C.
10 South Riverside Plaza, Suite 720
Chicago, Illinois 60606
Tel  312 902 1600
Fax  312 902 9900
Email dminichello@mmr-law.com
Web  www.mmr-law.com

Marwedel, Minichello & Reeb, P.C. lawyers
Dennis Minichello 312 280 1849
Mobile 312 909 1849
William P Ryan 815 462 3994
Mobile 312 590 1600
Warren J Marwedel 847 677 4390
Mobile 312 909 5054
Robert L Reeb 630 416 3893
Mobile 630 272 0868
UNITED STATES OF AMERICA (+1)

Cleveland - Ohio lawyers

Ray, Robinson, Carle & Davies PLL
1717 East Ninth Street, Suite 1650
Cleveland, Ohio, 44114-2878
Tel 216 861 4533
Fax 216 861 4568
Email rayrob@rayrobcle.com
Web www.rayrobcle.com

Cleveland - Ohio

Gene B George 440 871 0901
Mobile 440 821 1387
Julia R. Brouhard 216 591 0192
Mobile 216 536 0991
Thomas W Wynee 440 808 0821
Mobile 440 552 1607
Douglas R Denny 216 642 3375
Mobile 440 821 2363

Corpus Christi - Texas lawyers

Welder Leshin LLP
800 North Shoreline Blvd. North Tower, Suite 300, Corpus Christi, Texas 78401
Tel 361 561 8000
Fax 361 561 8001
Email info@welderleshin.com
Web www.welderleshin.com

Frank L McNiff 361 882 2432
Mobile 361 779 1806
James Buchanan 361 779 1730
Dabney W. Pettus 361 806 2427
Mobile 361 779 1850

Foster, Meadows & Ballard P.C.
607 Shelby Street Seventh Floor
Detroit, Michigan, 48226
Tel 313 961 3234
Fax 313 961 6184
Email fostermeadows@fostermeadows.com
Web www.fmblawawp.com

Detroit - Michigan lawyers

Mr. P D Galea 313 885 2922
Mobile 313 570 3417
Mr. R A Dietz 313 822 8019
Mobile 313 850 6528
Mr. M J Liddane 313 885 8639
Mobile 313 377 6288

Guthrie Hubner Inc
802 Garfield Ave PO Box 458 Duluth, Minnesota 55801
Tel 218 727 5011
Fax 218 727 4046

Duluth - Minnesota lawyers

Mr. C Hilleren 218 727 4929
Mobile 218 348 3349
Mr. S Hilleren 218 723 1443
Mobile 218 348 3350
Mr. E Ruisi 218 525 5821
Mr. S Hubner 218 525 4655

Johnson Killen & Seiler, P.A.
800 Wells Fargo Center 230 West Superior Street Duluth, Minnesota 55802
Tel 218 722 6331
Fax 218 722 3031
Email jks@duluthlaw.com

Duluth - Minnesota

Thomas A Clure 218 722 5216
Joseph V Ferguson III 218 728 1887
Mobile 218 590 3187
Joseph J Roby, Jr 218 525 6398
Mobile 218 348 2172
UNITED STATES OF AMERICA (+1)

Honolulu - Hawaii lawyers

Frame & Nakano, AAL, ALC.
4 Waterfront Plaza Suite 575 500 Ala Moana Blvd. Honolulu 96813 Hawaii
Te 808 545 3043
Fax 808 545 3065
Email info@framenakano.com

After Hours
Mr. R G Frame 808 395 7808
Mr. Michael J Nakano 808 721 0547
Ms. Cynthia A Farias 808 220 5137

Galveston (see Houston - Texas)
Green Bay (see Milwaukee - Wisconsin)

Houston - Texas lawyers

Royston, Rayzor, Vickery & Williams, LLP
1001 McKinney Street Suite 1100, Houston Texas 77002
Tel 713 224 8380 (24 hour)
Fax 713 225 9945
Email royston@roystonlaw.com
Web www.roystonlaw.com

After Hours
John Elsley 713 522 6898
John Unger 713 464 6738
(pager) 713 618 0543
David R Walker 713 974 4751

Cohen Gorman Putnam LLP
1010 Lamar Street Suite 1000 Houston Texas 77002-6314
Tel 713 224 0628
Fax 713 224 7487
Email mcohen@cgptexas.com
Web www.cgp-law.com

After Hours
Mark Cohen 281 358 2815
Richard Gorman 281 679 9005
Jeff Putnam 281 922 7682

Bell Ryniker Letourneau
5847 San Felipe, Suite 4600, Houston, Texas 77057
Tel 713 871 8822
Fax 713 871 8844
Email mkbell@brlp.com
Web www.brlpc.com

After Hours
Michael K Bell 713 840 1290
Robert R Ryniker 713 446 7258
Keith B Letourneau 713 842 1252
Douglas J Shoemaker 713 861 7744

LIST OF CORRESPONDENTS 2008
### UNITED STATES OF AMERICA (+1)

#### Moseley, Prichard, Parrish, Knight & Jones
501 West Bay Street Jacksonville, Florida 32202

- **Tel**: 904 356 1306
- **Fax**: 904 354 0194
- **Email**: Firm@mppkj.com
- **Web**: www.mppkj.com

#### Flynn, Delich & Wise LLP
One World Trade Center Suite 1800
Long Beach California 90831 - 1800

- **Tel**: 562 435 2626
- **Fax**: 562 437 7555
- **Email**: erichw@fdw-law.com
- **Web**: www.fdw-law.com

#### Keesal Young & Logan
400 Oceangate PO Box 1730 Long Beach
California 90801 1730

- **Tel**: 562 436 2000
- **Fax**: 562 436 7416
- **Web**: www.kyl.com

#### Kaye Rose & Partners LLP
1801 Century Park East, Suite 1500
Los Angeles California 90067

- **Tel**: 310 277 1200
- **Fax**: 310 277 1220
- **Email**: la@kayerose.com
- **Web**: www.kayerose.com

### Jacksonville - Florida lawyers

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>Mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phillip A Buhler</td>
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<td>James F Moseley Jr</td>
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<td>Robert B Parrish</td>
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<td>Patrick M Leahy</td>
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#### Juneau (see Anchorage)
#### Kenosha (see Milwaukee - Wisconsin)
#### Key West (see Miami - Florida)
#### Lake Charles (see Beaumont - Texas)

### Los Angeles/Long Beach - California lawyers

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
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<tr>
<td>Erich P Wise</td>
<td>562 434 4271</td>
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<td>Thomas C Jorgensen</td>
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<tr>
<td>Nicholas S Politis</td>
<td>562 277 4020</td>
<td>818 823 5881</td>
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<td>Aleks E Drumalda</td>
<td></td>
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<tr>
<td>William H. Collier, Jnr. (pager)</td>
<td>562 989 2988</td>
<td>800 589 4997</td>
</tr>
<tr>
<td>Joseph A. Walsh II</td>
<td>714 543 6456</td>
<td>310 650 1242</td>
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<tr>
<td>Albert E. Peacock III</td>
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<td>310 902 8565</td>
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<tr>
<td>Elizabeth P. Beazley</td>
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#### Los Angeles/Long Beach - California lawyers

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<td>Bradley M Rose</td>
<td>323 650 5417</td>
<td>310 995 5417</td>
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<tr>
<td>Frank C. Brucelleri</td>
<td>562 682 7064</td>
<td></td>
</tr>
</tbody>
</table>
**UNITED STATES OF AMERICA (+1)**

**Blanck & Cooper, P.A.**  
5730 SW 74th Street Suite 700  
Miami, Florida 33143  
Tel  305 663 0177  
Fax  305 663 0146

**Horr, Novak & Skipp, P.A.**  
One Datran Center, Suite 1104, 9100 S.  
Dadeland Blvd. Miami, Florida 33156  
Tel  305 670 2525  
Fax  305 670 2526  
Email hns@admiral-law.com

**Cook & Franke S.C.**  
Fourth Floor 660 East Mason Street  
Milwaukee, Wisconsin 53202  
Tel  414 271 5900  
Fax  414 271 2002  
Email jennaro@cf-law.com  
Web www.cf-law.com

**Johnstone, Adams, Bailey, Gordon & Harris, L.L.C.**  
P O Box 1988 Mobile, Alabama 36633  
Tel  251 432 7682  
Thomas S Rue 251 441 9203  
David C Hannan 251 441 9260  
Fax  251 432 0712 or 251 432 2800  
Email info@johnstoneadams.com  
Web www.johnstoneadams.com

**Miami - Florida lawyers**

Robert W Blanck  
Mobile 305 667 5824

Jonathan S Cooper  
Mobile 305 408 0351

**Milwaukee - Wisconsin lawyers**

William A Jennaro  
Mobile 414 961 0666

Thomas J Lonzo  
Mobile 414 906 0160

**Mobile - Alabama lawyers**

Alan C Christian  
Mobile 251 341 0136

Thomas S Rue  
Mobile 251 476 4451

David C Hannan  
Mobile 251 454 8920
UNITED STATES OF AMERICA (+1)

Chaffe McCall
2300 Energy Centre 1100 Poydras Street
New Orleans Louisiana 70163
Tel 504 585 7000
Fax 504 585 7075
Email admiralty@chaffe.com
Web www.chaffe.com

Friot LLC
Energy Centre Suite 3600 1100 Poydras Street
New Orleans, LA 70163-3600
Tel 504 599 8000
Fax 504 599 8110
Email adeklerk@frilot.com
Web www.frilot.com

Fowler Rodriguez ET. AL, LLP
Texaco Center Suite 3000, 400 Poydras Street
New Orleans, Louisiana 70130
Tel 504 523 2600
Fax 504 523 2705
Email dflint@frc-law.com
Web www.frc-law.com

New Orleans - Louisiana lawyers

Derek A Walker 504 861 0809
Mobile 504 391 7044
Robert B Fisher Jr 504 524 2316
Mobile 504 453 0822
Daniel A Tadros 504 831 8361
Mobile 504 460 7226

lawyers

Andrew S. de Klerk 504 391 9564
Mobile 504 442 5927
J. Dwight LeBlanc, III 504 400 8017
Patrick J. McShane 504 482 3314
Mobile 504 400 8120

lawyers

Delos Flint Jr. 504 452 4120
James K Carroll 985 893 1047
Mobile 504 289 5816

New York (New Jersey) lawyers

Thomas Miller (Americas) Inc
Tel 201 557 7300

For full details please see General Correspondent as before (see page 84)

Newport News (see Norfolk - Virginia)

Vandeventer Black LPP
500 World Trade Ctr Norfolk, VA 23510-1699
Tel 757 446 8600
Fax 757 446 8670
Web www.vanblk.com

Norfolk - Virginia lawyers

Mr. M T Coberly 757 436 3626
Mobile 757 676 6771
Mr. E J Powers 757 496 0370
Mobile 757 287 6788
UNITED STATES OF AMERICA (+1)  

Norfolk - Virginia lawyers

Patrick Brogan  
Mobile 757 625 8205

Phil Davey  
Mobile 757 489 3687

Mark Newcomb  
Mobile 757 229 9908

After Hours

After Hours

Emard, Danoff, Port Tamulski & Paetzold LLP

Eric Danoff  
Mobile 510 654 2703

Jim Tamulski  
Mobile 510 654 1867

Ray Paetzold  
Mobile 415 297 2655

Andrew I Port  
Mobile 650 573 9767

Oakland - California lawyers

After Hours

After Hours

Panama City/Pensacola (see Miami - Florida)

Philadelphia - Pennsylvania lawyers

Mr. M. B McCauley  
Mobile 302 478 2924

Mr. R. Q. Whelan  
Mobile 610 664 0927

Mr. F. P. DeGiulio  
Mobile 215 808 2028

Mr. S. M. Calder  
Mobile 610 527 8832

Emergency 215 920 9113

After Hours

After Hours

Montgomery McCracken Walker & Rhoads LLP

Alfred J Kuffler  
Mobile 215 884 4139

Stephen G Rhoads  
Mobile 610 827 1017

John J Levy  
Mobile 856 795 6492

Lawyers

Philadelphia Pennsylvania 19109

After Hours

After Hours

List of Correspondents 2008
UNITED STATES OF AMERICA (+1)

Rawle & Henderson
The Widener Building One South Penn Square
Philadelphia Pennsylvania, 19107
Tel  215 575 4200
Fax  215 563 2583
Email cbuchholz@rawle.com
Web  www.rawle.com

Philadelphia - Pennsylvania lawyers

Emergency  212 510 0732
Mr. C D Buchholz  215 206 9714
Mr. K L McGee  215 368 7670
Mobile  808 387 5882
Mr. G Seitz  302 723 2505

Port Arthur (see Beaumont - Texas)
Port Canaveral/Port Everglades
(see Miami - Florida)

Portland (Maine) lawyers

24hr duty contact  207 741 1677
Mr. M G Furey  207 774 1713
Mr. E S MacColl  207 671 9735
Mr. J R Bass II  207 775 3627

Portland (Oregan) lawyers

Robert I Sanders  503 777 6577
Mobile  503 887 4907
Todd A Zilbert  503 297 3828
Mobile  503 709 3136
Jacob C Robinson  503 593 8145

San Diego - California lawyers

ship to shore  310 732 5025
toll free (US)  877 640 6555
answering service  858 656 7970
Ms. Anita M Eilert  858 672 3654
Mobile  619 218 9795
Mr. William J Tucker  858 566 2282
Mobile  858 472 1747
Gerald L Gorman  619 546 7208
Mobile  619 852 5717

Wood Tatum
6915 S.W. Macadam Avenue Suite 115
Portland, Oregon 97219
Tel  503 224 5430
503 887 4906 (24hr mobile)
Fax  503 241 7235
Email woodtatum@woodtatum.com
Web  www.woodtatum.com

Kaye, Rose & Partners, LLP
Emerald Plaza 402 West Broadway, Suite 1300, San Diego, California 92101-3542
Tel  619 232 6555
Fax  619 232 6577
Email sd@kayerose.com
Web  www.kayerose.com
UNITED STATES OF AMERICA (+1)

San Francisco - California

Thomas Miller Insurance Services
44 Montgomery Street Suite 1480
San Francisco California 94104
Tel 415 956 6537
Fax 415 956 6085
Email sanfrancisco.ukclub@thomasmiller.com
Web www.ukpandi.com

Louise Livingston
415 491 9780
Mobile 415 606 2878
Markus McMillin
415 203 0532
Debbie Bronis
925 449 1633
Kim Baxter
925 798 3735
Mel Patterson
415 346 2791
George Radu
925 803 8490

Hunter, Maclean, Exley & Dunn PC
200 East Saint Julian Street P O Box 9848
Savannah, Georgia 31412
Tel 912 236 0261
Fax 912 236 4936
Email bglenn@huntermaclean.com
Web www.huntermaclean.com

Colin A McRae
912 234 4285
Mobile 912 484 0467
Robert S Glenn Jr.
912 234 0882
Mobile 912 441 3358
Jessica McClellan
912 944 2280
Mobile 912 695 6990
David F Sipple
912 238 4513

Savannah - Georgia

lawyers

LeGros, Buchanan & Paul, PS
2500 Bank of America Tower 701 Fifth Avenue
Seattle, Washington 98104-7051
Tel 206 623 4990
Fax 206 467 4828
Email mwarner@legros.com
Web www.legros.com

Marc E Warner
206 770 7710
Mobile 206 755 1820
Mr. R W Nolting
206 784 9546
Mobile 206 910 9055
Eric McVittie
206 789 2107
Mobile 206 910 6468

Seattle - Washington

lawyers

Keesal Young & Logan
1301 Fifth Avenue, Suite 1515 Seattle,
Washington 98101
Tel 206 622 3790
Fax 206 343 9529
Email robert.bocco@kyl.com

Bob Bocco
425 557 1015
Mobile 206 419 4673
Phil Lempriere
206 284 4754
Mobile 206 399 7412

Superior (see Duluth - Minnesota)
Tacoma (see Seattle - Washington)
UNITED STATES OF AMERICA (+1)

Lau, Lane, Pieper, Conley & McCreadie P.A.
100 South Ashley Drive Suite 1700, Tampa
Florida 33602
Tel 813 229 2121
Mob 813 240 7910
Fax 813 228 7710
Email dmcrcreadie@laulane.com
Web www.laulane.com

Fowler White Boggs Banker P.A.
501 E. Kennedy Blvd Suite 1700
Tampa, Florida 33602
Tel 813 228 7411
Fax 813 229 8313
Email avonsp@fowlerwhite.com
Web www.fowlerwhite.com

Tampa - Florida lawyers
After Hours
David McCreadie 813 254 6062
Mobile 813 240 7910
Douglas Williams 813 482 2307
Eddie Godwin 813 508 1458
Michael Halkitis 727 457 9731

lawyers
After Hours
Allen von Spiegelfeld 813 961 0156
Mobile 813 205 0464
David F Pope 813 681 3696
Mobile 813 416 6710
Eric Thiel 813 918 1588
Carl R Nelson 813 253 2658
Mobile 813 382 1050

Toledo (see Cleveland - Ohio)

Clark, Newton, Evans & Bryan, L.L.P.
509 Princess Street Wilmington
North Carolina 28401
Tel 910 762 8743
Fax 910 762 6206

Wilmington - North Carolina lawyers
After Hours
Ryan G C Crummie 910 253 7056
Mobile 704 699 8811
Seth P Buskirk 910 399 1844
Mobile 910 890 2642
Don T Evans, Jnr 910 452 4360
Mobile 910 262 3762
Braxton Price 910 285 4563
Mobile 910 289 1100

URUGUAY (+598)

Chadwick, Weir Navegacion S.A.
Colon 1498, 1st Floor Off. 202 11.000
Montevideo P O Box 451 11.000 Montevideo
Tel 2 916 1168
Fax 2 916 2265
Email mutual@chw.com.uy
Web www.chw.com.uy

Montevideo
After Hours
Capt. Alejandro Laborde 2 707 0254
Mobile 99 609 651
Ms. Bettina Polo 2 929 1475
Mobile 99 659 115

US VIRGIN ISLANDS (see PUERTO RICO)

LIST OF CORRESPONDENTS 2008 95
VENEZUELA (+58)
Pandiservice SA
Centro Ciudad Comercial Tamanaco (CCCT)
Torre D Piso 1, Oficina D - 106 Chuao
Caracas 1060 - A
Tel 212 959 9317/0918
Fax 212 959 8081
Email caracas@pandiservice.com
Web www.pandiservice.com

VIETNAM (+84)
Spica Services
2 Phung Khac Khoan St District 1
Ho Chi Minh City
Tel 8 823 2527
Fax 8 823 2530
Email claims@spicaservices.com.vn

YEMEN (+967)
The Hodeidah Shipping & Transport Co SYC
Thabet Investment Building Madraam Street
PO Box 5106 Maalla, Aden
Tel 2 246 019 Mr N Hammady
2 246 010 Nigel Chevriot
2 246 015 Capt A Ali
Fax 2 246 013/4
Email hodship_aden@y.net.ye
Web www.hodship.aden.com.ye

Gulf Agency Co (Yemen) Ltd
1st Floor, Ma’alla Plaza, Madraam Road, Ma’alla,
Aden PO Box 5202 Ma’alla, Aden
Tel 2 247 161/2
Fax 2 247 163
Email pandi.yemen@gacworld.com
Web www.gacworld.com

Caracas & all other ports
After Hours
Mr. Enrique A Colomes 212 987 7719
212 987 3498
Mobile 414 331 8327
Mr. Francisco Villanova 212 985 7149
Mobile 416 702 2328

Ho Chi Minh City & all ports
After Hours
Capt. Richard Skene 8 898 3290
Mobile 903 802293
Mr. Le Ha Binh 8 771 2493
Mobile 903 831442
Tran Viet Hung 8 853 6747
Mobile 913 725156

Aden
After Hours
Mr. Nader A A Hammady 2 232 933
Mobile 733 26 4001
Capt. Ali Ahmed Ali 2 203 237
Mobile 733 76 2504

Hisham Al-Saqaf 2 349 096
Mobile 777 17 6131
Rajesh George 2 249 322
Mobile 777 17 6135
Bhathiya Gunaratne 2 248 570
Mobile 777 17 6137
Hassan Ibrahim 2 251 996
Mobile 777 17 6133
Satyajith Warrier 2 240 279
Mobile 777 17 6136
**YEMEN (+967)**

The Hodeidah Shipping & Transport Co (SYC)
P.O. Box 3337 Sanaa Street, Kilo - 7
Hodeidah

Tel  3 228 969 H A Kassim
     3 228 850 K Venkat
     3 238 271 Brian Dove
Fax  3 228 533/542/854
Email hodship_1969@y.net.ye
Web  www.hodship.com

**Hodeidah**

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone 1</th>
<th>Mobile 1</th>
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<tr>
<td>Mr. H A Kassim</td>
<td>3 219 121/155</td>
<td>7332 48414</td>
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<td>Mr. K Venkat</td>
<td>3 202 190</td>
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<tr>
<td>Mr. Brian Dove</td>
<td>3 202 191</td>
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**After Hours**

Mokha (see Hodeidah)
Mukalla (see Aden)
Saleef (see Hodeidah)

**ZAIRE** (see CONGO DEMOCRATIC REPUBLIC OF)

---

LIST OF CORRESPONDENTS 2008  97


**Alternative Contact Details**

**Africa Marine Services UK**

Tel +44 20 7613 0131  
Fax +44 20 7613 1898  
Tel +44 20 7481 8112 (24 hours)  
Email africamarine@aol.com

**After hours**

Jeremy Barrett +44 7810 698356  
Nick Williams +44 7776 494978

*For communication problems with*  
Africa Marine Services  
Cotonou, Tema, Takoradi, Monrovia,  
Apapa, Port Harcourt, Warri,  
Freetown, Lome

**Eltvedt & O’Sullivan,**  
(the Managers’ Agents), Marseille, France

Tel +33 491 14 04 60  
Fax +33 491 56 12 81  
Email mail@eltvedtosullivan.com  
dboularot@eltvedtosullivan.com  
jwoodward@eltvedtosullivan.com  
vdesperrier@eltvedtosullivan.com

*For communication problems with*  
TCI Africa,  
Douala, Point Noire, Libreville,  
Port Gentil, Banjul, Bissau, Abidjan,  
San Pedro, Madagascar, Dakar,  
Zanzibar

**Omer Ali Dualeh & Co**  
C/o PO Box 3050  
Jeddah 21471  
SAUDI ARABIA

Tel +966 2 672 9778  
Fax +966 2 619 6965

*For communication problems with*  
Omer Ali Dualeh & Co  
Berbera, Mogadishu
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<td>Beijing</td>
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</tr>
<tr>
<td>Bejaia</td>
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</tr>
<tr>
<td>Beira</td>
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For the avoidance of doubt for the purpose of Rule 14 no contract of insurance or reinsurance with The United Kingdom Mutual Steam Ship Assurance Association (Europe) Limited shall entitle any person to be or become a member of The United Kingdom Mutual Steam Ship Assurance Association (Europe) Limited.
Introductory

1 The standard cover afforded by the Association to an Owner who has entered his ship in the Association is set out in Rule 2.

2 The risks specified in Rule 2 are always subject to the conditions, exceptions, limitations and other terms set out in Rule 5 and in the remainder of these Rules.

3 The cover set out in these Rules may be excluded, limited, modified or otherwise altered by any special terms which have been agreed in writing between an Owner and the Managers.

4 By virtue of Rules 3 and 4 an Owner may be insured against risks other than those set out in Rule 2 where such special terms have been agreed in writing between the Owner and the Managers. Unless otherwise expressly agreed such special insurance shall be subject to the conditions, exceptions, limitations and other terms set out in Rule 5 and in the remainder of these Rules.

5 An Owner is only insured against loss, damage, liability or expense incurred by him which arises:
   i out of events occurring during the period of entry of a ship in the Association;
   ii in respect of the Owner's interest in the entered ship; and
   iii in connection with the operation of the ship by or on behalf of the Owner.

6 An Owner who has entered his ship in the Association for insurance against any of the aforesaid risks is bound (subject to (7) below) to pay Calls to the Association in accordance with Rules 8 and 19 to 23 (“Call Entries”).

7 By virtue of Rule 9 an Owner may be insured on the special terms that he is liable to pay a fixed premium to the Association (“Fixed Premium Entries”), provided that this has been expressly agreed in writing between the Owner and the Managers.

8 The cover provided by the Association as set out in these Rules is solely for the benefit of the Owner, and any Joint Owner, Group Affiliate, other association or insurer, or permitted assign, to the extent allowed by Rules 10, 11, 13 and 15. It is not intended that rights should be acquired by any third party, through the operation of the Contracts (Rights of Third Parties) Act 1999 of the United Kingdom or similar legislation.

9 The Associations shall, as far as possible and save as provided in the Rules or as the Directors shall in their discretion determine, be run on a unified basis and as one association.
Rule 2

Risks covered

Unless otherwise agreed between an Owner and the Managers, the risks covered by the Association are as set out in Sections 1 to 26 below, provided always as follows:

i Unless and to the extent that the Directors otherwise decide, an Owner is only insured in respect of such sums as he has paid to discharge the liabilities or to pay the losses, costs or expenses referred to in those sections;

ii The maximum amount recoverable by an Owner in respect of any one event may be limited by virtue of the limits set out in Rule 5(B), or by virtue of a resolution of the Directors made before the commencement of the relevant policy year;

iii Unless otherwise agreed between an Owner and the Managers, an Owner's recovery from the Association shall be subject to the deductibles set out in Appendix B to this Rule.

Section 1

Liability to persons other than seamen

A Liability to pay damages or compensation for personal injury, illness or death of any person (other than the persons specified in paragraphs (B) and (C) of this Section and in Sections 2 and 3) and hospital, medical or funeral expenses incurred in relation to such injury, illness or death.

B Liability to pay damages or compensation for personal injury, illness or death of any person engaged to handle the cargo of an entered ship.

PROVIDED ALWAYS that:

a Cover under paragraphs (A) and (B) of this Section is limited to liabilities arising out of a negligent act or omission on board or in relation to an entered ship or in relation to the handling of her cargo from the time of receipt of that cargo from the shipper or pre-carrier at the port of shipment until delivery of that cargo to consignee or onward carrier at the port of discharge.

b Where the liability arises under the terms of any contract or indemnity and would not have arisen but for those terms, that liability is not covered under this Section but may be covered under and in accordance with Section 14 of this Rule.

c Where the liability is in respect of a person on another ship, and arises out of a collision between that ship and the entered ship, that liability is not covered under this Section but may be recoverable under and in accordance with Section 10(B) of this Rule.

C Liability to pay damages or compensation:

i for personal injury, illness or death of any passenger and hospital, medical or funeral expenses incurred in relation to such injury, illness or death;

ii to passengers on board an entered ship arising as a consequence of a casualty to that ship while they are on board, including the cost of forwarding passengers to destination or return to port of embarkation.
Rule 2 continued

and of maintenance of passengers ashore;

ii for loss of or damage to the effects of any passenger.

PROVIDED ALWAYS that:

a The terms of the passage ticket or other contract between the passenger and the Owner have been approved by the Managers in writing and cover for the liabilities set out in this paragraph (C) has been agreed between the Owner and the Managers on such terms as the Managers may require.

b There shall be no recovery from the Association under this paragraph (C) in respect of liabilities for personal injury or death, or loss of or damage to property, delay or any other consequential loss sustained by any passenger by reason of carriage by air, except where such liability occurs either

i during repatriation by air of injured or sick passengers or of passengers following a casualty to the entered ship; or

ii subject always to proviso (c) of this paragraph (C), during an excursion from the entered ship.

c There shall be no recovery from the Association under this paragraph (C) in respect of the contractual liability of an Owner for death or injury to a passenger whilst on an excursion from the entered ship in circumstances where either:

i a separate contract has been entered into by the passenger for the excursion, whether or not with the Owner, or

ii the Owner has waived any or all of his rights of recourse against any sub-contractor or other third party in respect of the excursion.

d Unless and to the extent that the Owner has obtained appropriate special cover by agreement with the Managers, there shall be no recovery from the Association in respect of claims relating to cash, negotiable instruments, precious or rare metals or stones, valuables or objects of a rare or precious nature.

e For the purpose of this paragraph (C), 'casualty' means 'an incident involving either: (i) collision, stranding, explosion, fire, or any other cause affecting the physical condition of the entered ship so as to render it incapable of safe navigation to its intended destination; or (ii) a threat to the life, health or safety of passengers'.

Section 2
Injury and death of seamen

Liability to pay damages or compensation for personal injury or death of any seaman, and hospital, medical, funeral and other expenses necessarily incurred in relation to such injury or death, including expenses of repatriating the seaman and sending abroad a substitute to replace him.

PROVIDED ALWAYS that:

Where the liability arises or the costs or expenses are incurred under the terms of a crew agreement or other contract of service or employment and would not have arisen but for those terms, that liability is not covered by the Association unless and to the extent that those terms shall have been previously approved by the Managers in writing.
Rule 2 continued

Section 3
Illness and death of seamen

Liability to pay damages or compensation for illness and death resulting from illness of any seaman, and hospital, medical, funeral or other expenses necessarily incurred in relation to such illness or such death including expenses of repatriating the seaman and sending abroad a substitute to replace him.

PROVIDED ALWAYS that:
Where the liability arises or the costs or expenses are incurred under the terms of a crew agreement or other contract of service or employment and would not have arisen but for those terms, that liability is not covered by the Association unless and to the extent that those terms shall have been previously approved by the Managers in writing.

Section 4
Repatriation and substitute expenses

Repatriation and substitute expenses which are not recoverable under Sections 2 and 3 of this Rule and which are incurred in sending abroad a substitute to replace a seaman of an entered ship who has been left ashore, or incurred under statutory obligation in repatriating any seaman of the entered ship.

PROVIDED ALWAYS that:
This Section does not cover expenses which arise out of or are the consequence of (i) the expiry of a seaman’s period of service on the entered ship either in accordance with the terms of a crew agreement or other contract of service or employment or by mutual consent of the parties to it, or (ii) breach by the Owner of any agreement or other contract of service or employment, or (iii) sale of the ship, or (iv) any other act of the Owner in respect of the entered ship.

Section 5
Loss of and damage to the effects of seamen and others

Liability to pay damages or compensation for loss of or damage to the effects of:

A Any seaman,

B Any other person, on board an entered ship (other than the persons specified in paragraph (C) of Section 1).

PROVIDED ALWAYS that:
a Unless and to the extent that the Owner has obtained appropriate special cover by agreement with the Managers, there shall be no recovery from the Association in respect of claims relating to cash, negotiable instruments, precious or rare metals or stones, valuables or objects of a rare or precious nature.
Rule 2 continued

b Where the liability arises under the terms of a contract and would not have arisen but for those terms, that liability is not covered by the Association unless and to the extent that those terms shall have been previously approved by the Managers in writing.

Section 6
Shipwreck unemployment indemnity

Liability to compensate any seaman for the loss of his employment caused in consequence of the actual or constructive total loss of an entered ship, where the wages or compensation are payable under statutory or other legal obligation or under the terms of any crew agreement or other contract of service or employment if and to the extent that those terms have previously been approved by the Managers.

Section 7
Diversion expenses

Expenses of diversion of an entered ship where and to the extent that those expenses (i) represent the net loss to the Owner (over and above such expenses as would have been incurred but for the diversion) in respect of the cost of fuel, insurance, wages, stores, provisions and port charges and (ii) are incurred solely for the purpose of securing treatment for an injured or sick person or while awaiting a substitute for such person or for the purpose of landing stowaways or refugees, or for the purpose of saving life at sea.

Section 8
Stowaways and refugees

Expenses, other than those covered under Section 7 of this Rule, incurred by the Owner in discharging his obligations towards or making necessary arrangements for stowaways or refugees, but only if and to the extent that the Owner is legally liable for the expenses or they are incurred with the approval and agreement of the Managers.

Section 9
Life salvage

Sums legally due to third parties by reason of the fact that they have saved or attempted to save the life of any person on or from an entered ship but only if and to the extent that such payments are not recoverable under the Hull Policies of the entered ship or from cargo owners or underwriters.
**Rule 2 (continued)**

**Section 10**

**Collision with other ships**

The liabilities, set out in paragraphs (A), (B) and (C) below, to pay costs and damages to any other person as a consequence of a collision between an entered ship and any other ship, but only if and to the extent that such liabilities are not recoverable under the collision liability clause contained in the Hull Policies of the entered ship:

A One fourth, or such other proportion as may have been agreed in writing by the Managers, of the liabilities arising out of the collision other than the liabilities listed in paragraph (B) of this Section.

B Four fourths of the liabilities arising out of the collision for or relating to
   i removal or disposal of obstructions, wrecks, cargoes or any other thing whatsoever,
   ii any real or personal property or any thing whatsoever except other ships or property on other ships,
   iii the cargo or other property on the entered ship, or general average contributions, special charges or salvage paid by the owners of that cargo or property,
   iv loss of life, personal injury, illness, repatriation or substitute expenses,
   v an escape or discharge (other than from the entered ship), of oil or any other substance, or the threat thereof, but excluding damage to other ships with which the entered ship is in collision and property on such other ships.
   vi remuneration paid, pursuant to the Special Compensation P&I Club (SCOPIC) Clause, or any revision thereof, in respect of the salvage of a ship with which the entered ship is in collision.

C That part of the Owner’s liabilities arising out of the collision, other than the liabilities listed in paragraphs (A) and (B) of this Section, which exceeds the sum recoverable under the Hull Policies of the entered ship solely by reason of the fact that the sum of the liabilities arising out of the collision exceeds the valuation of the ship in those policies.

PROVIDED ALWAYS that:
   a Unless and to the extent that the Directors in their discretion otherwise decide, recovery from the Association under paragraph (C) of this Section shall be limited to the excess (if any) of the amount which would have been recoverable under the Hull Policies of the entered ship if that ship had been insured thereunder at the proper value in accordance with Rule 5(D)
   b Unless otherwise agreed by the Managers at the time of entry or of subsequent annual renewal, an Owner shall not be entitled to recover from the Association any franchise or deductible borne by him under the Hull Policies of the entered ship.
   c If a claim arises under this Section in respect of a collision involving two ships belonging wholly or partly to the same Owner, he shall be
entitled to recover from the Association, and the Association shall have the same rights, as if the ships had belonged to different owners.

d Unless otherwise agreed between the Owner and the Managers as a term of the ship's entry in the Association, if both ships are to blame, then where the liability of either or both of the ships in collision becomes limited by law, claims under this Section shall be settled upon the principle of single liability, but in all other cases claims under this Section shall be settled upon the principle of cross-liabilities, as if the owner of each ship had been compelled to pay the owner of the other ship such proportion of the latter's damages as may have been properly allowed in ascertaining the balance or sum payable by or to the Owner of the entered ship in consequence of the collision.

Note: Any oil pollution element in a claim under this Section 10 will be subject to the limitation set out in Rule 5(B) and in the corresponding note.

Section 11
Loss or damage to property

Liability to pay damages or compensation for any loss of or damage to any property (including infringement of rights) whether on land or water and whether fixed or moveable.

PROVIDED ALWAYS that:

a There shall be no recovery by an Owner under this Section in respect of:
   i Liability which arises under the terms of any contract or indemnity to the extent that it would not have arisen but for those terms.
   ii Liability which is within the scope of the following Sections of this Rule, or within any proviso, limit, exclusion or deductible applicable to those Sections:
      Section 1(C) Liability to persons other than seamen.
      Section 5 The effects of seamen and others.
      Section 10 Collision with other ships.
      Section 12 Pollution risks.
      Section 13 Liability arising out of towage of or by an entered ship.
      Section 15 Wreck liabilities.
      Section 17 Cargo liabilities.
      Section 18 Property on the entered ship.
   iii Any franchise or deductible borne by the Owner under the Hull Policies of the entered ship.

b If an entered ship causes loss or damage to property or infringes rights belonging wholly or in part to the Owner of the entered ship, the Owner shall have the same rights of recovery from the Association as if such property or rights belonged wholly to different owners.

Note: Any oil pollution element in a claim under this Section 11 will be subject to the limitation set out in Rule 5(B) and in the corresponding note.
Rule 2 (continued)

Section 12
Pollution risks

The liabilities, losses, damages, costs and expenses set out in paragraphs (A) to (E) below when and to the extent that they are caused by or incurred in consequence of the discharge or escape from an entered ship of oil or any other substance, or the threat of such discharge or escape:

PROVIDED ALWAYS that

a There shall be no recovery in respect of any liability, loss, damage, cost or expense arising as a consequence of the presence in, or the escape or discharge or threat of escape or discharge from, any land-based dump, storage or disposal facility, of any substance previously carried on the entered ship, whether or not as cargo, fuel, stores or waste, except to the extent that the Directors in their discretion, and without having to give any reasons for their decision, otherwise determine.

b Unless and to the extent that special cover has been agreed in writing by the Managers, the Association shall not reimburse any liability, loss, cost or expense which would have been recoverable in general average if the cargo of the entered ship had been carried on terms no less favourable to the Owner than those of the York-Antwerp Rules 1994.

c Unless the Managers otherwise agree in writing, the Owner of an entered ship which is a "relevant ship" as defined in the Small Tanker Oil Pollution Indemnification Agreement 2006 (STOPIA 2006) shall during the currency of that Agreement be a party to STOPIA 2006 for the period of entry of such ship in the Association and, unless the Directors otherwise determine, shall not be entitled to any recovery under this Rule 2, Section 12 in respect of such ship in relation to any casualty, event or matter occurring during a period when the Owner is not a party to STOPIA 2006.

d Unless the Managers otherwise agree in writing, the Owner of an entered ship which is a "relevant ship" as defined in the Tanker Oil Pollution Indemnification Agreement (TOPIA) shall during the currency of that Agreement be a party to TOPIA for the period of entry of such ship in the Association and, unless the Directors otherwise determine, shall not be entitled to any recovery under this Rule 2, Section 12 in respect of such ship in relation to any casualty, event or matter occurring during a period when the Owner is not a party to TOPIA.

A Liability for loss, damage or contamination.

B Any loss, damage or expense which the Owner incurs, or for which he is liable, as a party to any agreement approved by the Directors, including the costs and expenses incurred by the Owner in performing his obligations under such agreements.

C The costs of any measures reasonably taken for the purpose of avoiding or minimizing pollution or any resulting loss or damage together with any liability for loss of or damage to property caused by measures so taken.
Rule 2 (continued)

D The costs of any measures reasonably taken to prevent an imminent
danger of the discharge or escape from the entered ship of oil or any
substance which may cause pollution.

E The costs or liabilities incurred as a result of compliance with any order or
direction given by any government or authority, for the purpose of
preventing or reducing pollution or the risk of pollution, provided always
that:
  a such compliance is not a requirement for the normal operation or
     salvage or repair of the entered ship; and
  b such costs or liabilities are not recoverable under the Hull Policies of
     the entered ship.

Note: Oil pollution claims under this Section 12 will be subject to the
limitation set out in Rule 5(B) and in the corresponding note.

Section 13
Liability arising out of towage of or by an entered ship

A Customary towage of an entered ship
Liability, other than for the cost of the contracted services, under the terms
of a contract for the customary towage of an entered ship, that is to say:
  i towage for the purpose of entering or leaving port or manoeuvring
     within the port during the ordinary course of trading, or
  ii towage of such entered ships as are habitually towed in the ordinary
     course of trading from port to port or from place to place, to the extent
     that the Owner is not insured against such liability under the Hull
     Policies of the entered ship.

B Towage of an entered ship other than customary towage
Liability under the terms of a contract for towage of an entered ship other
than the customary towage covered under paragraph (A) of this Section
but only if and to the extent that cover for such liability has been agreed
with the Managers upon such terms as the Managers may require.

C Towage by an entered ship
Liability arising out of the towage of another ship or object by an entered
ship but only if and to the extent that:
  i cover for such liability has been agreed with the Managers upon such
     terms as the Managers may require, or
  ii the Directors shall in their discretion decide that having regard to all
     the circumstances the claim falls within the scope of the Association
     and that the Owner should be reimbursed.

Note: Any oil pollution element in a claim under this Section 13 will be
subject to the limitation set out in Rule 5(B) and in the corresponding note.
Rule 2 (continued)

Section 14
Liability arising under certain indemnities and contracts

Liability for loss of life, personal injury or illness, or for loss of or damage to property, arising under the terms of an indemnity or contract given or made by or on behalf of the Owner relating to facilities or services provided or to be provided to or in connection with an entered ship, but only if and to the extent that:

i the terms have previously been approved by the Managers and cover for the liability has been agreed between the Owner and the Managers on such terms as the Managers may require, or

ii the Directors in their discretion decide that the Owner should be reimbursed.

Note: Any oil pollution element in a claim under this Section 14 will be subject to the limitation set out in Rule 5(B) and in the corresponding note.

Section 15
Wreck liabilities

A Costs or expenses relating to the raising, removal, destruction, lighting or marking of the wreck of an entered ship, when such raising, removal, destruction, lighting or marking is compulsory by law or the costs thereof are legally recoverable from the Owner.

B Costs or expenses relating to the raising, removal or destruction of any property being carried or having been carried on an entered ship, not being oil or any other substance within the scope of Section 12 of this Rule, when such raising, removal or destruction is compulsory by law or the costs thereof are legally recoverable from the Owner but only if and to the extent that:

i such property does not form part of the entered ship and is not owned or leased by the Owner or by any company associated with or under the same management as the Owner; and

ii the Owner is unable to recover such costs or expenses from the owner or insurer of such property, or from any other party.

C Liabilities incurred by an Owner as the result of any such raising, removal or destruction of the wreck of an entered ship or any property as is referred to in paragraphs (A) and (B) of this Section, or any attempt thereat.

D Liabilities incurred by an Owner as the result of the presence or involuntary shifting of the wreck of an entered ship or as a result of his failure to remove, destroy, light or mark such wreck, including liability arising from the discharge or escape from such wreck of oil or any other substance.

PROVIDED ALWAYS that:

a The entered ship became a wreck as the result of a casualty or event occurring during the period of that ship's entry in the Association, in which case the Association shall continue to be liable for the claim notwithstanding that in other respects the liability of the Association shall have terminated pursuant to Rule 29(C).
b In respect of a claim under paragraph (A) of this Section, the value of all stores and materials saved, as well as the wreck itself, shall first be deducted from such costs or expenses and only the balance thereof, if any, shall be recoverable from the Association.

c Nothing shall be recoverable from the Association under this section if the Owner shall, without the consent of the Managers in writing, have transferred his interest in the wreck, otherwise than by abandonment, prior to the raising, removal, destruction, lighting or marking of the wreck or prior to the incident giving rise to the liabilities, costs and expenses referred to in this Section.

d Where the liability arises under the terms of an indemnity or contract, and would not have arisen but for those terms, such costs and expenses are only recoverable under this Section if and to the extent that

(i) the terms of the indemnity or contract have previously been approved by the Managers and cover has been agreed between the Owner and the Managers on such terms as the Managers may require, or

(ii) the Directors in their discretion decide that the Owner should be reimbursed.

Note: Any oil pollution element in a claim under this Section 15 will be subject to the limitation set out in Rule 5(B) and in the corresponding note.

Section 16
Quarantine expenses
Additional expenses incurred by the Owner of an entered ship as a direct consequence of an outbreak of infectious disease on that ship, including quarantine and disinfection expenses and the net loss to the Owner (over and above such expenses as would have been incurred but for the outbreak) in respect of the cost of fuel, insurance, wages, stores, provisions and port charges.

Section 17
Cargo liabilities
The liabilities and costs set out in paragraphs (A) to (D) below when and to the extent that they relate to cargo intended to be or being or having been carried in an entered ship:

A Loss, shortage, damage or other responsibility
Liability for loss, shortage, damage or other responsibility arising out of any breach by the Owner, or by any person for whose acts, neglect or default he may be legally liable, of his obligation properly to load, handle, stow, carry, keep, care for, discharge or deliver the cargo or out of unseaworthiness or unfitness of the entered ship.
Rule 2 (continued)

B Disposing of damaged cargo
The additional costs (over and above those which would have been incurred by him if the cargo had not been damaged) incurred by the Owner in discharging or disposing of damaged cargo, but only if and to the extent that the Owner has no recourse to recover those costs from any other party.

C Failure of consignee to remove cargo
The liabilities and additional costs (over and above the costs which would have been incurred by him if the cargo had been collected or removed) incurred by an Owner solely by reason of the total failure of a consignee to collect or remove cargo at the port of discharge or place of delivery, but only if and to the extent that such liabilities or costs exceed the proceeds of sale of the cargo and the Owner has no recourse to recover those liabilities or costs from any other party.

D Through or transhipment bills of lading
Liability for loss, shortage, damage or other responsibility in respect of cargo carried by a means of transport other than the entered ship, when the liability arises under a through or transhipment bill of lading, or other form of contract, approved by the managers, providing for carriage partly to be performed by the entered ship.

Note: By Resolution passed on 22nd January, 1981, the Directors decided that there shall be no recovery from the Association for loss or damage to cargo carried under Through Bills of Lading from ports in the Rivers Paraguay and Parana, and arising prior to shipment in the entered ship unless the Owner shall have given prior notice of such carriage to the Managers, and have agreed with them special cover on such terms as they may think appropriate.

Note: For the purpose of paragraph D, a contract is deemed to be approved if it incorporates the ICC Rules or the internationally accepted conventions such as CMR 1956 (Convention relative au Contrat de transport international de Marchandises par Route), CIM 1980 (Les règles uniformes concernant le Contrat de transport International ferroviaire de Marchandises), or the Warsaw Convention 1929 or 1955, as appropriate.

PROVIDED ALWAYS that:

a Standard Terms of Contracts of Carriage
Unless and to the extent that the Directors in their discretion otherwise decide, or special cover has been agreed in writing by the Managers, there shall be no recovery from the Association in respect of liabilities which would not have been incurred or sums which would not have been payable by the Owner if the cargo (including cargo on deck) had been carried under a contract incorporating terms no less favourable to the Owner than the Association’s recommended standard terms of carriage which shall be the Hague Visby Rules and/or such other rules and/or conventions as the Directors may from time to time determine.
Rule 2 (continued)

Note: For the 2008 policy year the Standard Terms of Contracts of Carriage are the Hague Visby Rules, i.e. the Rules contained in the International Convention for the Unification of Certain Rules relating to Bills of Lading signed at Brussels on 25th August, 1924, as amended by the Protocol to that Convention signed at Brussels on 23rd February, 1968.

b Deviation
Unless and to the extent that the Directors in their discretion otherwise decide, or cover has been confirmed in writing by the Managers prior to the deviation, there shall be no recovery from the Association in respect of liabilities, costs and expenses which arise out of or which are incurred as a consequence of a deviation, in the sense of a departure from the contractually agreed voyage or adventure which deprives the Owner of the right to rely on defences or rights of limitation which would otherwise have been available to him on the basis of the standard terms of carriage referred to in proviso (a) above to reduce or eliminate his liability.

c Claims payable only at the discretion of the Directors
Unless and to the extent that the Directors in their discretion otherwise decide there shall be no recovery from the Association in respect of liabilities, costs or expenses arising out of:

i Discharge of cargo at a port or place other than the port or place provided in the contract of carriage;

ii Delivery of cargo carried under a negotiable bill of lading or similar document of title without production of that bill of lading or document by the person to whom delivery is made, except where cargo has been carried on the entered ship under the terms of a non-negotiable bill of lading, waybill or other non-negotiable document, and has been properly delivered as required by that document, notwithstanding that the Owner of that entered ship may be liable under the terms of a negotiable bill of lading or other similar document of title issued by or on behalf of a party other than that Owner providing for carriage partly by a means of transport other than the entered ship;

iii The issue of an ante dated or post dated bill of lading, waybill or other document containing or evidencing the contract of carriage, that is to say a bill of lading, waybill or other document recording the loading or shipment or receipt for shipment on a date prior or subsequent to the date on which the cargo was in fact loaded, shipped or received as the case may be;

iv A bill of lading, waybill or other document containing or evidencing the contract of carriage, issued with the knowledge of the Owner or the Master of the entered ship with an incorrect description of the cargo or its quantity or its condition;

v Either the failure to arrive or late arrival of the entered ship at a port of loading, or the failure to load any particular cargo or cargoes in an entered ship other than liabilities, loss and expenses arising under a bill of lading already issued.
Rule 2 (continued)

d  Ad Valorem Bills of Lading
Unless and to the extent that special cover has been agreed in writing by the Managers, the Association shall not be liable for payments to cargo claimants of amounts exceeding whichever is the higher of US$2,500 per unit, piece or package or the limitation per unit, piece or package specified in the standard terms of carriage, in respect of shipments of goods carried under an ad valorem bill of lading, waybill or other document containing or evidencing the contract of carriage in which the value of the relevant unit, piece or package has been stated to be in excess of US$2,500.

e  Rare and valuable cargo
Unless and to the extent that special cover has been agreed in writing by the Managers, there shall be no recovery from the Association in respect of claims relating to the carriage of specie, bullion, precious or rare metals or stone, plate or other objects of a rare or precious nature, bank notes or other forms of currency, bonds or other negotiable instruments.

f  Property of the Owner
In the event that any cargo lost or damaged on board the entered ship shall be the property of the Owner, such Owner shall be entitled to recover from the Association the same amount as would have been recoverable from him if the cargo had belonged to a third party and that third party had concluded a contract of carriage of the cargo with the Owner on the terms of the Association’s recommended standard terms of carriage.

Section 18
Property on the entered ship

Liability of an Owner for loss of or damage to any containers, equipment, fuel or other property on board the entered ship.

PROVIDED ALWAYS that:

a  Such property is not within the scope of Section 1(C) or Section 5 of this Rule (the effects of passengers, seamen and others) or Section 17 of this Rule (cargo liabilities) or within any proviso, exclusion, limit or deductible applicable to those Sections;

b  Such property does not form part of the entered ship and is not owned or leased by the Owner or by any company associated with or under the same management as the Owner; and

c  Unless and to the extent that the Owner has obtained appropriate special cover by agreement with the Managers, the Association shall not reimburse an Owner to the extent that any liability arises under a contract or indemnity entered into by the Owner and would not have arisen but for such contract or indemnity.

Section 19
Unrecoverable general average contributions

The proportion of general average, special charges or salvage which an Owner may be entitled to claim from cargo or from some other party to the marine
Rule 2 (continued)

adventure and which is not legally recoverable solely by reason of a breach of the contract of carriage.

PROVIDED ALWAYS that:

Proviso (a) (Standard terms of carriage), Proviso (b) (Deviation) and Proviso (c) (Claims payable only at the discretion of the Directors) of Section 17 of this Rule shall apply to any claim under this Section.

Section 20
Ship’s proportion of general average

The entered ship’s proportion of general average, special charges or salvage not recoverable under the Hull Policies by reason of the value of the ship being assessed for contribution to general average or salvage at a sound value in excess of the insured value under the Hull Policies.

PROVIDED ALWAYS that:

Unless and to the extent that the Directors in their discretion otherwise decide, recovery from the Association under this Section shall be limited to the amount (if any) of the ship’s proportion which would not have been recoverable under the Hull Policies if the ship had been insured thereunder at the proper value in accordance with Rule 5(D).

Section 21
Special compensation to salvors

Liability of an Owner to pay special compensation to a salvor of an entered ship, but only to the extent that such liability:

i is imposed on the Owner pursuant to Article 14 of the International Convention on Salvage, 1989, or is assumed by the Owner under the terms of a standard form of salvage agreement approved by the Directors, and

ii is not payable by those interested in the salved property.

Note: Any oil pollution element in a claim under this Section 21 will be subject to the limitation set out in Rule 5(B) and in the corresponding note.

Note: At 20th February 2008, the Directors have approved

(a) Lloyd’s Standard Forms of Salvage Agreement LOF 90, LOF 95 and LOF 2000, and any other standard form of salvage contract incorporating the provisions of the International Convention on Salvage 1989, to the extent of the liability of the owner to pay special compensation pursuant to Article 14 of the Convention or to pay remuneration pursuant to the Special Compensation P&I Clause (SCOPIC) or its revision (SCOPIC 2000), if incorporated in such contract, and

(b) Lloyd’s Standard Form of Salvage Agreement, 1980, to the extent of the liability of the owner of a tanker to reimburse a salvor for his “reasonably incurred expenses” (together with any increment awarded thereon) under the exception to the principle of “No cure-no pay” contained in clause 1(a) of that Agreement.
Rule 2 (continued)

Section 22
Fines

A Fines as set out in paragraphs (B) to (F) below when and to the extent
that they are imposed in respect of an entered ship by any court, tribunal
or authority and are imposed:

i upon the Owner, or

ii upon any person whom the Owner may be legally liable to reimburse
(other than under the terms of a contract or indemnity) or reasonably
reimburses with the approval of the Managers, or

iii upon any person whom the Owner may be legally liable to reimburse
under the terms of a contract or indemnity, but only if and to the extent
that such terms have previously been approved by the Managers in writing.

B Fines for short or overlanding or over delivery of cargo, or for failure to
comply with regulations relating to declaration of goods or to documentation
of the entered ship in respect of her cargo;

C Fines for smuggling or for any infringement of any customs law or customs
regulation relating to the construction, adaptation, alteration or fitment of
the entered ship;

D Fines for contravention of any law or regulation relating to immigration;

E Fines in respect of an accidental discharge or escape of oil or other
substance, or the threat thereof;

PROVIDED ALWAYS that:

There shall be no recovery from the Association in respect of fines arising out of

a the overloading of an entered ship or

b infringements or violations of or non-compliance with the provisions regarding
construction, adaptation and equipment of ships contained in the International
Convention for the Prevention of Pollution from Ships, 1973, as modified
or amended by the Protocol of 1978 and any subsequent Protocol, or such
of those aforesaid provisions as are contained in the laws of any State
giving effect to that Convention or to such Protocol.

F Any fine (other than those specified in paragraphs B - E above) to the extent
that (i) the Owner has satisfied the Directors that he took such steps as
appear to the Directors to be reasonable to avoid the event giving rise to
such fine and (ii) the Directors in their discretion and without having to
give any reasons for their decision, decide that the Owner should recover.

G Notwithstanding the terms of Rule 5(G)(i), the Directors in their discretion
may authorise the payment, in whole or in part, of an Owner’s claim for
loss of an entered ship following confiscation of the ship by any legally
empowered court, tribunal or authority by reason of the infringement of
any customs law or customs regulation:
Rule 2 (continued)

PROVIDED ALWAYS that:
   a  the amount recoverable from the Association shall under no circumstances exceed the market value of the ship without commitment at the date of the confiscation;
   b  the Owner shall have satisfied the Directors that he took such steps as appear to the Directors to be reasonable to prevent the infringement of the customs law or regulation giving rise to the confiscation;
   c  any amount claimed under this paragraph (G) of Section 22 shall be recoverable to such extent only as the Directors in their discretion may determine without having to give any reasons for their decision.

Note: Claims relating to oil pollution fines under this Section 22 will be subject to the limitation set out in Rule 5(B) and in the corresponding note.

Section 23
Enquiry expenses
Costs and expenses incurred by an Owner in defending himself or in protecting his interests before a formal enquiry into the loss of or into a casualty involving the entered ship but only to the extent and on such conditions as the Directors in their discretion may determine.

Section 24
Expenses incidental to the operation of ships
Liabilities, costs and expenses incidental to the business of owning, operating or managing ships which in the opinion of the Directors fall within the scope of the Association;
PROVIDED ALWAYS that:
   a  Subject to paragraph (b) of this proviso there shall be no recovery under this Section in respect of liabilities, costs and expenses, which are expressly excluded by other provisions of these Rules;
   b  The Directors may authorise payment of claims which are excluded by Rule 5(G) of these Rules but only if a majority of three-quarters of those Directors present when the claim is considered so decides;
   c  Any amount claimed under this Section shall be recoverable to such extent only as the Directors in their discretion may determine without having to give any reasons for their decision.

Section 25
Sue and labour and legal costs
A  Extraordinary costs and expenses (other than those set out in paragraph (B) of this Section) reasonably incurred on or after the occurrence of any casualty, event or matter liable to give rise to a claim upon the Association and incurred solely for the purpose of avoiding or minimizing any liability or
Rule 2 (continued)

expenditure against which the Owner is wholly or, by reason of a deductible, partly insured by the Association, but only to the extent that those costs and expenses have been incurred with the agreement of the Managers or to the extent that the Directors in their discretion decide that the Owner should recover from the Association.

B Legal costs and expenses relating to any liability or expenditure against which the Owner is wholly, or, by reason of a deductible, partly insured by the Association, but only to the extent that those costs and expenses have been incurred with the agreement of the Managers or to the extent that the Directors in their discretion decide that the Owner should recover from the Association.

Section 26
Expenses incurred by direction of the Association

Costs, expenses and loss which an Owner may incur either (i) by reason of a special direction of the Directors in cases in which the Directors decide that it is in the interests of the Association that the direction be given, or (ii), in the absence of such special direction, as a result of action which he has taken or refrained from taking if the Directors in their discretion decide that such action was in the interests of the Association and that the Owner should recover from the Association.
Appended A to Rule 2

Association’s liability for oil pollution claims

A The Association’s liability for claims in respect of or relating to an escape or discharge of oil (other than for loss of or damage to such oil), howsoever arising, whether under Section 12 or any other Section or combination of Sections of Rule 2, shall be limited to such sum or sums as the Directors may determine pursuant to Rule 5(B)(ii) and shall be subject to such terms and conditions as the Directors may from time to time determine.

B Without prejudice to the generality of paragraph A of this Appendix the Directors may determine prior to the commencement of the policy year that cover in respect of oil pollution liabilities, whether arising under any convention, statute, law, agreement or otherwise and whether arising in any geographical area or trade or otherwise shall be excluded, restricted or afforded only on terms that an additional premium is payable in respect of such cover, in which event such additional premium shall be payable in such amount and on such terms as the Directors may determine or as may be agreed between the Owner and the Managers.

Note: For the 2008 policy year the Directors have determined that the Owners of ships carrying persistent oil as cargo to or from any port or place in the Exclusive Economic Zone of the United States of America shall pay an additional premium in respect of oil pollution risks. The terms and conditions applying to cover for oil pollution risks in the United States are set out in the Association’s U.S. Oil Pollution Clause 20/2/2008.

Appendix B to Rule 2

Deductibles

Unless otherwise agreed between the Owner and the Managers as part of the terms upon which the ship is entered in the Association, the Owner’s recovery from the Association shall be subject to the following deductibles:

i Crew illness and related expenses
Claims under Section 3 of this Rule relating to illness of crew shall be limited to the excess of US$2,000 in any one port each time the ship calls at that port, unless claims at two or more ports arise out of the same illness in which case the deductible will only be applied once to the aggregate of those claims.

ii Cargo claims and cargo’s proportion of general average
Claims under Sections 17 and 19 of this Rule shall be limited to the excess of US$5,000 each single voyage, the deductible being applied to the aggregate of the claims under Sections 17 and 19 on that voyage.

iii Fines
Claims under Section 22 of this Rule shall be limited to the excess of US$2,000 any one event in the case of fines for pollution and each port (each time the ship calls at that port) in the case of all other fines.
Rule 3

Special cover

A Subject to the Act, the Managers may accept entries of ships on terms which afford cover to an Owner against any special or additional risks not set out in Rule 2. The nature and extent of the risks and the terms of the cover shall be as agreed in writing between the Owners and the Managers.

B Notwithstanding Rule 1(5), an Owner may be insured on the special term that the risks insured may arise otherwise than in respect of the entered ship or otherwise than in connection with the operation of the entered ship provided always that this shall have been expressly agreed in writing between the Owners and the Managers.

C Without prejudice to the generality of Rule 13C, the Managers may reinsure in whole or in part the risk or risks of the Association insured under this Rule 3, or under Rule 4, and where such reinsurance is arranged the Owner shall be entitled to recover only the net amount actually recovered under such reinsurance arrangements, together with that portion (if any) of the risk or risks retained by the Association.
Rule 4

Special Cover for Charterers, Specialist Operations and Passenger Ships

Without prejudice to the generality of Rule 3, an Owner may be insured against such of the risks set out below as may be appropriate to his interest in an entered ship or to his operations as an Owner, but only by special agreement in writing with the Managers and upon such terms and conditions as the Managers may require.

Section 1

Charterers

Where the entry of a ship in the Association is in the name of or on behalf of a charterer, the following liabilities, losses, costs and expenses may be covered on such terms and conditions as may be agreed by the Managers in writing:

A Liability of the charterer, together with costs and expenses incidental thereto, to indemnify the owner or disponent owner of the entered ship in respect of the risks set out in Rule 2.

B Notwithstanding the provisions of sub-paragraphs (i), (ii) and (iii) of Rule 5(G) the charterer’s liability, together with costs and expenses incidental thereto, for loss of or damage to the entered ship.

C Notwithstanding the provisions of sub-paragraph (ii) of Rule 5(G) the loss incurred by the charterer as a result of loss of or damage to bunkers, fuel or other property of the charterer onboard the entered ship.

Section 2

Specialist Operations

An Owner may be insured against any of the liabilities, fines, losses, costs or expenses which arise out of or during any of those operations in respect of which cover is excluded or restricted either under Rule 5(H) or otherwise under these Rules upon such terms and conditions as may be expressly agreed in writing between the Owner and the Managers.

Note: The terms and conditions which the Managers will normally require to be agreed in respect of the risks referred to in this section are set out in a separate document, available from the Managers, entitled “Standard Terms and Conditions of Cover under Rule 4 Section 2”.

RULES 2008
Rule 4 (continued)

Section 3
Passenger ships

The Owner of a passenger ship may be insured against any of the following risks upon such terms and conditions as may be agreed by the Managers in writing:

A Liability for loss of or damage to the effects of any passenger or personal injury, illness or death of any passenger and hospital, medical or funeral expenses incurred in connection therewith to the extent that such liability, costs or expenses are not recoverable under Section 1(C) of Rule 2.

B Notwithstanding the provisions of sub-paragraph (vi) of Rule 5(G) liability to pay damages or compensation to passengers intended to be carried on board an entered ship arising as a consequence of a casualty to that ship, including the costs of travel and maintenance.

C Liability to pay damages or compensation to passengers for breach of contract or warranty in respect of failure to provide facilities on board or in connection with a voyage on board an entered ship in accordance with the Owner’s legal obligations.
Conditions, Exceptions and Limitations

A Payment first by the Owner
Unless the Directors in their discretion otherwise decide, it is a condition precedent of an Owner's right to recover from the funds of the Association in respect of any liabilities, costs or expenses that he shall first have discharged or paid the same out of funds belonging to him unconditionally and not by way of loan or otherwise.

B Limitation of the Association's liability

i General
Subject to these Rules and to any special terms and conditions upon which a ship may be entered, the Association insure the liability of the Owner in respect of an entered ship as this liability may be determined and fixed by law including any laws pertaining to limitation of liability. The Association shall in no circumstances be liable for any sum in excess of such legal liability. If less than the full tonnage of a ship is entered in the Association, the Owner shall, unless the entry of the ship has been accepted on special terms which otherwise provide, be entitled only to recover such proportion of his claim as the entered tonnage bears to the full tonnage. Such proportion shall, if the Owner's claim is subject to any other limits under these Rules, be applied after the application of such limits.

ii Oil Pollution
For the purpose of this sub-paragraph and the provisos thereto, and without prejudice to anything elsewhere contained in these Rules, a "claim in respect of oil pollution" shall mean a liability, cost, loss or expense, howsoever incurred, in respect of or relating to an escape or discharge of oil or any threat or consequence of such escape or discharge, but excluding liability for loss of or damage to such oil.

Unless otherwise limited to a lesser sum, the Association's liability for any and all claims in respect of oil pollution shall be limited to such sum or sums as the Directors may from time to time determine.

Such limit shall, unless the Directors otherwise decide, apply in respect of any one entered ship each event and shall apply irrespective of whether the event involves the escape or threatened escape of oil from one or more than one ship and to all claims in respect of oil pollution brought by the Owner or Joint Owners of the entered ship whether under one Section or more than one Section of Rule 2. If the aggregate of such claims exceeds that limit, the liability of the Association for each claim shall be limited to such proportion of that limit as such claim bears to the aggregate of all such claims.

PROVIDED ALWAYS that:

a Where the entered ship provides salvage or other assistance to another ship following a casualty, a claim by the Owner of the entered ship in respect of oil pollution arising out of the salvage, the assistance or the
casualty shall be aggregated with any liabilities or costs incurred in respect of oil pollution by any other ship similarly engaged in connection with the same casualty when such other ships are insured for oil pollution risks by the Association or by any other insurer which participates in the Pooling Agreement. In these circumstances the limit of the Association's liability shall be such proportion of the limit determined by the Directors pursuant to sub-paragraph (ii) of this Rule 5(B) as the claim of the Owner bears to the aggregate of the said claims.

b Where a ship entered in the Association by or on behalf of any person (except a charterer other than a demise or bareboat charterer) is also separately insured in the name of or on behalf of the same or any other such person by the Association or by any other insurer which is a party to the Pooling Agreement for claims in respect of oil pollution, the aggregate recovery in respect of all such claims arising out of any one event shall not exceed the limit determined by the Directors pursuant to sub-paragraph (ii) of this Rule 5(B) and the liability of the Association to each such person insured by the Association shall be limited to such proportion of that limit as the maximum claim otherwise recoverable by such person from the Association bears to the aggregate of all such claims otherwise recoverable from the Association and from all such insurers.

c If and to the extent that the Owner has, in relation to any claim in respect of oil pollution, other insurance not being solely in excess of the limit determined by the Directors pursuant to this sub-paragraph (ii) of Rule 5(B) nor being a quota share arrangement agreed in advance with the Association in writing, then (1) the amount of the said limit shall, as applied to such claim, be reduced by the amount of the stated limit of such other insurance and (2) the Association shall not pay such claim to the extent that it does not exceed the stated limit of such other insurance.

Note: For the 2008 policy year, the Directors have determined that the sums to which the Association’s aggregate liability for any and all claims in respect of oil pollution shall be limited are; US$1,000 million each event in respect of each ship entered by or on behalf of an Owner not being a charterer other than a demise or bareboat charterer.

iii Passenger/Seaman
For the purpose of this sub-paragraph and the provisos thereto, and without prejudice to anything elsewhere contained in the Rules, a "Passenger" shall mean a person carried onboard a ship under a contract of carriage or who, with the consent of the carrier, is accompanying a vehicle or live animals covered by a contract for the carriage of goods and a "Seaman" shall mean any other person onboard a ship who is not a Passenger.

Unless otherwise limited to a lesser sum, the Association’s aggregate liability for any and all claims arising out of any one event shall not exceed (1) in respect of liability to Passengers US$2,000 million; and (2) in respect
of liability to Passengers and Seamen US$3,000 million, for each ship entered by or on behalf of an Owner not being a charterer other than a demise or bareboat charterer.

PROVIDED ALWAYS that:
Where a ship entered in the Association by or on behalf of any person (except a charterer other than a demise or bareboat charterer) is also separately insured in the name of or on behalf of the same or any other such person by the Association or by any other insurer which is a party to the Pooling Agreement
a. the aggregate of claims in respect of liability to Passengers recoverable from the Association and/or such other insurers shall not exceed US$2,000 million any one event and the liability of the Association shall be limited to such proportion of that sum as the claims recoverable by such persons from the Association bears to the aggregate of all such claims otherwise recoverable from the Association and all such insurers;
b. the aggregate of all claims in respect of liability to Passengers and Seamen recoverable from the Association and/or such other insurers shall not exceed US$3,000 million any one event and the liability of the Association shall be limited:
i.) where claims in respect of liability to Passengers have been limited to US$2,000 million in accordance with proviso (a) to such proportion of the balance of US$1,000 million as the claims recoverable by such persons in respect of liability to Seamen bear to the aggregate of all such claims otherwise recoverable from the Association and all such insurers; and
ii.) in all other cases, to such proportion of US$3,000 million as the claims recoverable by such persons in respect of liability to Passengers and Seamen bear to the aggregate of all such claims otherwise recoverable from the Association and all such insurers.

C Set-off
Without prejudice to anything elsewhere contained in these Rules the Association shall be entitled to set off any amount due from an Owner against any amount due to such Owner from the Association.

D Exclusion of sums insurable under hull policies
Unless and to the extent that the Directors in their discretion otherwise decide, or the Managers agree in writing as a term of entry, the Association shall not indemnify the Owner of an entered ship against any liabilities, costs or expenses against which that Owner would have been insured if at the time of the incident giving rise to those liabilities, costs or expenses the ship had been fully insured for its proper value under Hull Policies on terms equivalent to those of the Lloyd's Marine Policy MAR form 1/1/82 with the Institute Time Clauses Hulls 1/10/83 attached. For the purposes of these Rules “proper value” shall mean the market value of the ship, without commitment, at the date of the incident referred to above.

Note: When considering the proper value for which an entered ship should be insured or deemed to be insured for the purposes of claims under Rule 2
Rule 5 (continued)

Sections 10 and 20, the Directors will require to be satisfied that the hull and/or excess liability policies of the Owner concerned have been the subject of periodic review as market conditions may require, so that the total amount of liability coverage contained in those policies is maintained at levels approximating to the market value of the ship without commitment. Owners are recommended to consult their brokers and/or shipvaluers to assess periodically in the light of the above, the proper amount for which insurances should be effected to cover against collision and general average or salvage liabilities. Provided the necessary insurances are placed on the basis of the advice received, the Directors will give every consideration to a claim if, as may transpire, the values and amounts upon which the insurances have been placed are lower than the values which may have been assessed by a Court or Tribunal for general average or salvage purposes.

E Exclusion of War Risks

The Association shall not indemnify an Owner against any liabilities, costs or expenses (irrespective of whether a contributory cause of the same being incurred was any neglect on the part of the Owner or on the part of the Owner's servants or agents) when the loss or damage, injury, illness or death or other accident in respect of which such liability arises or cost or expense is incurred, was caused by:

i War, civil war, revolution, rebellion, insurrection or civil strife arising therefrom, or any hostile act by or against a belligerent power, or any act of terrorism.

ii Capture, seizure, arrest, restraint or detention (barratry and piracy excepted) and the consequences thereof or any attempt thereat;

iii Mines, torpedoes, bombs, rockets, shells, explosives or other similar weapons of war (save for those liabilities, costs or expenses which arise solely by reason of the transport of any such weapons whether on board the entered ship or not), provided always that this exclusion shall not apply to the use of such weapons either as a result of government order or with the written agreement of the Directors or the Managers where the reason for such use is the avoidance or mitigation of liabilities, costs or expenses which would otherwise fall within the cover given by the Association.

PROVIDED ALWAYS that:

a In the event of any dispute as to whether or not an act constitutes an act of terrorism, the decision of the Directors shall be final.

b The exclusions in this paragraph (E) shall not apply to liabilities, costs or expenses of an Owner insofar only as they are discharged by the Association on behalf of the Owner pursuant to a demand made under

(i) a guarantee or other undertaking given by the Association to the Federal Maritime Commission under Section 2 of US Public Law 89-777, or

(ii) a certificate issued by the Association in compliance with Article VII of the International Conventions on Civil Liability for Oil Pollution Damage 1969 or 1992 or any amendments thereof, or
Rule 5 (continued)

(iii) an undertaking given by the Association to the International Oil Pollution Compensation Fund 1992 in connection with the Small Tanker Oil Pollution Indemnification Agreement 2006 (STOPIA 2006), to the extent that such liabilities, costs and expenses are not recovered by the Owner under any other policy of insurance or extension to the cover provided by the Association, and

c where any such guarantee, undertaking or certificate is provided by the Association on behalf of the Owner as guarantor or otherwise, the Owner agrees that any payment by the Association thereunder in discharge of the said liabilities, costs and expenses shall, to the extent of any amount recovered under any other policy of insurance or extension to the cover provided by the Association, be deemed to be by way of loan and that there shall be assigned to the Association all the rights of the Owner under any other insurance and against any third party.

d The Directors may resolve that special cover be provided to the Owner against any or all of the risks set out in Rule 2 notwithstanding that those liabilities, costs or expenses would otherwise be excluded by this paragraph (E) and that such special cover should be limited to such sum or sums and be subject to such terms and conditions as the Directors may from time to time determine.

F Exclusion of nuclear risks

The Association shall not indemnify an Owner against any liabilities, costs or expenses (irrespective of whether a contributory cause of the same being incurred was any neglect on the part of the Owner or on the part of the Owner’s servants or agents) when the loss or damage, injury, illness or death or other accident in respect of which such liability arises or cost or expense is incurred, was directly or indirectly caused by or arises from:

i. ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

ii the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

iii any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

iv the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter

PROVIDED ALWAYS that:

a this exclusion shall not apply to liabilities, losses, costs or expenses arising out of the carriage of “excepted matter” as cargo on an entered ship. For this purpose “excepted matter” consists of certain radio isotopes, used in or intended to be used for any industrial, commercial, agricultural, medical or scientific purpose and such further exceptions as the Directors may approve within the scope of the definition of “excepted matter” contained in the Nuclear Installations Act 1965 of the United Kingdom and any regulations made thereunder.

b The Directors may resolve that special cover be provided to the Owner against any or all of the risks set out in Rule 2 notwithstanding that those liabilities,
Rule 5 (continued)

losses, costs, or expenses would otherwise be excluded by this paragraph (F) and that such special cover should be limited to such sum or sums and be subject to such terms and conditions as the Directors may determine.

G Exclusion of damage to entered ship, loss of hire, etc.
Subject to paragraph (F) of Section 22 and to Section 24 of Rule 2, the Association shall not, except as otherwise provided in this paragraph, pay for:

i Loss of or damage to the entered ship or any part thereof;

ii Loss of or damage to any equipment on board the entered ship or to any containers, lashings, stores or fuel thereon, to the extent that the same are owned or leased by the Owner or by any company associated with or under the same management as the Owner;

iii The cost of repairs to the entered ship or any charges or expenses in connection therewith;

iv Claims by or against the Owner relating to loss of freight or hire of an entered ship or any proportion thereof unless such loss of freight or hire forms part of a claim recoverable from the Owner for liabilities in respect of cargo or is, with the consent of the Managers, included in the settlement of such a claim;

v Salvage or services in the nature of salvage and any costs and expenses in connection therewith;

vi Loss arising out of cancellation of a charter or other engagement of an entered ship;

vii Loss arising out of irrecoverable debts or out of the insolvency of any person, including insolvency of agents;

viii Claims by or against the Owner relating to demurrage on, detention of or delay to an entered ship unless such demurrage, detention or delay forms part of a claim recoverable from the Owner for liabilities in respect of cargo within the scope of these Rules or is, with the consent of the Managers, included in the settlement of such a claim.

PROVIDED ALWAYS that:
The foregoing exceptions shall not apply to claims under the following Sections of Rule 2:

Section 9 Life Salvage, Section 19 Unrecoverable general average contributions, Section 20 Ship’s proportion of general average, Section 21 Special compensation to Salvors, Section 25 Sue and labour and legal costs, Section 26 Expenses incurred by direction of the Association.

H Exclusion of certain liabilities, costs and expenses of salvage ships, drilling ships, dredgers and others
Unless and to the extent that special cover shall have been agreed between the Owner and the Managers in accordance with the provisions of Rules 3 or 4, the Association shall not be liable for any claim relating to liabilities, costs and expenses incurred by the Owner of:

i An entered ship which is a salvage tug or firefighting ship or other ship used or intended to be used for salvage or firefighting operations, when the claim arises out of any salvage or firefighting service or attempted salvage or firefighting service;
Rule 5 (continued)

ii An entered ship which is used for or in connection with drilling or oil or gas production operations, when the claim arises out of or during those operations;

iii An entered ship which is used for the operations of dredging, blasting, piledriving, well-stimulation, laying, maintaining or removing cables or pipes, core sampling, depositing of spoil, professional oil spill response or professional oil spill response training and tank cleaning (other than on the entered ship), or other specialist operations, when the claim arises out of those operations;

iv An entered ship which is used for waste disposal or incineration operations, when the claim arises out of those operations:

v An entered ship which is used for or in connection with the operations of submarines or underwater vessels or equipment, or an entered ship which is used for or in connection with professional or commercial diving operations, when the claim arises out of those operations.

vi An entered ship which is moored (other than on a temporary basis) and is open to the public as a hotel, restaurant, bar or other place of entertainment, when the claim is in respect of hotel or restaurant guests or other visitors or catering crew of such ship.

vii An entered ship which is used as an accommodation vessel, when the claim is in respect of personnel (other than marine crew) on board such ship employed otherwise than by the Owner, where there has not been a contractual allocation of risks as between the Owner and the employer of the personnel which has been approved by the Managers.

viii An entered ship which is a semi-submersible heavy lift vessel or which is designed exclusively for the carriage of heavy lift cargo, when the claim is in respect of loss of or damage to or wreck removal of cargo, save where the cargo is carried under a contract on HeavyCon terms or any other terms approved in writing by the Managers.

I Double insurance

The Association shall not, unless and to the extent that the Directors in their discretion otherwise decide, be liable for any liabilities, costs or expenses recoverable under any other insurance or which would have been so recoverable:

i apart from any terms in such other insurance excluding or limiting liability on the ground of double insurance; and

ii if the ship had not been entered in the Association with cover against the risks set out in these Rules.

J Contraband, blockade running, unlawful trade, imprudent or hazardous operations

No claim shall be recoverable from the Association if it arises out of or is consequent upon an entered ship carrying contraband, blockade running or being employed in an unlawful trade or if the Directors, having regard to all the circumstances, shall be of the opinion that the carriage, trade or voyage was imprudent, unsafe, unduly hazardous or improper.
Rule 5 (continued)

K Classification and statutory requirements
Unless otherwise agreed in writing between the Owner and the Managers, the following conditions are terms of the insurance of every entered ship:
   i The ship must be and remain throughout the period of entry classed with a Classification Society approved by the Managers, and
   ii Any incident or condition in respect of which that Classification Society might make recommendations as to repairs or other action to be taken by the Owner must be promptly reported to that Classification Society.
   iii The Owner must comply with all the Rules, recommendations and requirements of the Classification Society relating to the entered ship within the time or times specified by the Society.
   iv The Owner authorises the Managers to inspect any information, relating to the maintenance of class of the entered ship, in the possession of any Classification Society with which that ship is or at any time has been classed, and will where necessary authorise such Classification Society or Societies to disclose and make available that information to the Managers upon request by the Managers and for whatsoever purposes the Managers may consider necessary.
   v The Owner must immediately inform the Managers if, at any time during the period of entry, the Classification Society with which the ship is classed is changed and advise the Managers of all outstanding recommendations, requirements or restrictions specified by any Classification Society relating to that ship as at the date of such change.
   vi The Owner must comply with all statutory requirements of the state of the ship's flag relating to the construction, adaptation, condition, fitment, equipment and manning of the entered ship and must at all times maintain the validity of such statutory certificates as are issued by or on behalf of the state of the ship's flag in relation to such requirements and in relation to the International Safety Management (ISM) Code and the International Ship and Port Facility Security (ISPS) Code.

Unless and to the extent that the Directors otherwise decide, an Owner shall not be entitled to any recovery from the Association in respect of any claim arising during a period when that Owner is not fulfilling or has not fulfilled those conditions.

PROVIDED ALWAYS that:
where the entry of a ship is solely in the name of or on behalf of a charterer other than a demise or bareboat charterer the rights of recovery of such charterer shall not be dependent on the fulfilment of conditions (ii), (iii), (iv), (v), or (vi) of this paragraph (K).

L Rules subject to Marine Insurance Act
These Rules and all contracts of insurance made by the Association shall be subject to and incorporate the provisions of the Marine Insurance Act, 1906, of the United Kingdom and any statutory modifications thereof except insofar as such Act or modifications may have been excluded by these Rules or by any term of such contracts.
M Obligation to Sue and Labour

Upon the occurrence of any casualty, event or matter liable to give rise to a claim by an Owner upon the Association, it shall be the duty of the Owner and his agents to take and to continue to take all such steps as may be reasonable for the purpose of averting or minimizing any expense or liability in respect whereof he may be insured by the Association. In the event that an Owner commits any breach of this obligation, the Directors may in their discretion reject any claim by the Owner against the Association arising out of the casualty, event or matter, or reduce the sum payable by the Association in respect thereof by such amount as they may determine.

N Obligations with regard to claims

i  An Owner must promptly notify the Managers of every casualty, event or claim upon him which is liable to give rise to a claim upon the Association, and of every event or matter which is liable to cause the Owner to incur liabilities, costs or expenses for which he may be insured by the Association.

ii An Owner must promptly notify the Managers of every survey or opportunity for survey in connection with a matter referred to under (i).

iii An Owner must at all times promptly notify the Managers of any information, documents or reports in his or his agents’ possession, power or knowledge relevant to such casualty, event or matter as is referred to under (i) and shall further, whenever so requested by the Managers, promptly produce to the Association and/or allow the Association or its agents to inspect, copy or photograph, all relevant documents of whatsoever nature in his or his agents’ possession or power and shall further permit the Association or its agents to interview any servant, agent or other person who may have been employed by the Owner at the material time or at any time thereafter or whom the Association may consider likely to have any direct or indirect knowledge of the matter or who may have been under a duty at any time to report to the Owner in connection therewith.

iv An Owner shall not settle or admit liability for any claim for which he may be insured by the Association without prior written consent of the Managers.

In the event that an Owner commits any breach of his obligations referred to in (i) to (iv) above, the Directors may in their discretion reject any claim by the Owner against the Association arising out of the casualty, event or matter, or reduce the sum payable by the Association in respect thereof by such amount as they may determine.

O Time Bar

In the event that:

i an Owner fails to notify the Managers of any casualty, event or claim referred to in paragraph (N) (i) of this Rule within one year after he has knowledge thereof; or

ii an Owner fails to submit a claim to the Managers for reimbursement of any liabilities, costs or expenses within one year after discharging or settling the same;
Rule 5 (continued)

the Owner’s claim against the Association shall be discharged and the Association shall be under no further liability in respect thereof unless the Directors in their discretion shall otherwise determine.

P Recoveries
Unless otherwise agreed in writing by the Managers, where the Association has paid a claim to or on behalf of an Owner the whole of any recovery from a third party in respect of that claim shall be credited and paid to the Association up to an amount corresponding with the sum paid by the Association together with any interest element on that sum comprised in the recovery, provided however that where, because of a deductible in his terms of entry, the Owner has contributed to settlement of the claim, any such interest element shall be apportioned between the Owner and the Association taking into account the payments made by each and the dates on which those payments were made.

Q Surveys of ships
The Managers at any time in their discretion may appoint a surveyor or such other person as they may think fit to inspect an entered ship on behalf of the Association. The Owner (i) shall afford such facilities as may be required for such inspection, and (ii) shall comply with such recommendations as the Managers may make following such inspection.

Unless and to the extent that the Directors in their discretion otherwise decide, an Owner who commits any breach of his obligations referred to in (i) to (ii) above shall not be entitled, in relation to any casualty, event or matter occurring during the period of the breach, to any recovery from the Association in respect of any claim arising out of such casualty, event or matter.

Notwithstanding the above and in addition thereto, the Directors may, in the light of such inspection or in the event of any breach of the obligations referred to in (i) to (ii) above, terminate the Owner’s entry forthwith whereupon the Owner shall cease to be insured in respect of the entered ship.

R Surveys of ships after lay-up
i If an entered ship has been laid-up for a period of six months or more, whether the ship has been entered in the Association for all or part of the period of lay-up and whether or not laid-up returns have been claimed or paid in accordance with Rule 27, the Owner shall give the Managers notice that the ship is to be recommissioned not less than seven days before the ship leaves the place of lay-up.

ii Upon receipt of such notice the Managers in their discretion may appoint a surveyor or such other person as they may think fit to inspect the ship on behalf of the Association and the Owner shall afford such facilities as may be required for such inspection.

iii The Owner shall comply with such recommendations as the Managers may make following such inspection.

Unless and to the extent that the Directors in their discretion otherwise
decide, an Owner who commits any breach of his obligations referred to in (i) to (iii) above shall not be entitled, in relation to any casualty, event or matter occurring during the period of the breach, to any recovery from the Association in respect of any claim arising out of such casualty, event or matter. A breach of the obligation in (i) above shall be deemed to have ended at such time as the Owner has complied with his obligations referred to in (ii) above.

Notwithstanding the above and in addition thereto, the Directors may, in the light of such inspection or in the event of any breach of the obligations referred to in (ii) to (iii) above, terminate the Owner’s entry forthwith whereupon the Owner shall cease to be insured in respect of the entered ship.

S Electronic communication
The Association’s logs and records of any electronic communication sent or received by the Association shall, in the absence of manifest error, be conclusive evidence of such communication and of its despatch or receipt.

T Interest
In no case shall interest be paid upon sums due from the Association.
Rule 6

**Owners and Successors Bound by Rules**

A All contracts of insurance effected by the Association shall, save and insofar as they contain any special terms inconsistent herewith, be deemed to incorporate and shall incorporate all the provisions of these Rules.

B An Owner or other person (including an insurer to be reinsured under Rule 13) by whom or on whose behalf an application is made for insurance or reinsurance by the Association shall be deemed to have agreed not only on his own behalf but also on behalf of his successors and each of them that both he and they will in every respect be subject to and bound by the provisions of these Rules and by any contract of insurance with the Association.
Rule 7

Applications for Insurance

A Any applicant Owner who desires to enter a ship for insurance in the Association shall make application for such entry in such form as may from time to time be required by the Managers.

B The particulars given by an applicant Owner in any application form together with any other particulars or information given in the course of applying for insurance or negotiating changes in the terms of insurance to the Managers of the Association shall, if the entry of the relevant ship be accepted, be deemed to form the basis of the contract of insurance between the Owner and the Association and it shall be a condition precedent of such insurance that all such particulars and information were true so far as the Owner knew or could with reasonable diligence have ascertained.

C The Managers shall be entitled, in their discretion and without assigning any reason, to refuse any application for the entry of a ship for insurance in the Association whether or not the applicant Owner of such ship is a Member.
Rule 8

**Premium Rating**

Before an application is accepted for the entry of a ship on the terms (as set out in Rule 1 (6)) that the Owner is to pay Calls (including Mutual Premiums, Supplementary Premiums, or Overspill Calls) to the Association (“Call Entries”), the applicant Owner and the Managers shall agree the premium rating of the ship concerned. In deciding upon the premium rating of any ship the Managers may take into account all matters which they may consider relevant including (without prejudice to the generality of the foregoing) the degree of risk estimated to be involved in the proposed insurance.
Rule 9

Fixed Premiums

A Before an application is accepted for the entry of a ship on the terms (as set out in Rule 1 (7)) that the Owner is liable to pay a fixed premium to the Association (“Fixed Premium Entries”), the applicant Owner and the Managers shall agree the amount of the premium and the time or times at which it is payable.

B Every Owner by whom or on whose behalf an application is made for the entry of a ship as a Fixed Premium Entry shall, if his application is accepted, be bound to pay and shall pay to the Association such sums as shall have been agreed with the Managers and at such time or times as the Managers shall have specified.
Rule 10

Joint Entries

A If a ship shall be entered in the names of or on behalf of more persons than one (hereinafter referred to as “Joint Owners”) the terms upon which each Joint Owner shall be entitled to recover losses from the Association and upon which the Association shall be entitled to recover Calls or Fixed Premiums from the Joint Owners shall be such as may be agreed in writing between the Joint Owners and the Managers.

B Unless otherwise agreed in writing by the Managers all Joint Owners shall be jointly and severally liable to pay all contributions or other sums due to the Association in respect of such entry, and the receipt by any one of such persons for any sums payable by the Association in respect of such entry shall be a sufficient discharge of the Association for the same.

C Failure by any Joint Owner to disclose material information within his knowledge shall be deemed to have been failure of all the Joint Owners.

D Conduct of any Joint Owner which would have entitled the Association to decline to indemnify him shall be deemed the conduct of all the Joint Owners.

E Unless the Managers have otherwise agreed in writing, the contents of any communication from or on behalf of the Association to any Joint Owner shall be deemed to be within the knowledge of all the Joint Owners, and any communication from any Joint Owner to the Association, the Managers or their agents shall be deemed to have been made with the full approval and authority of all the Joint Owners.
Rule 11

Group Affiliate Cover

A The Managers may accept the entry of any ship upon terms that within the limits and upon the conditions set out in paragraphs (B) and (C) of this Rule, the benefit of the cover afforded by the Association to the Owner in respect of that ship shall be extended to persons or companies affiliated or associated with that Owner. The rights and obligations as between the Association and any such persons or companies (both referred to hereafter in this Rule as Group Affiliates) shall, subject always to paragraphs (B) and (C) of this Rule, be such as may be agreed between the Owner and the Managers.

B The benefit of the cover extended to Group Affiliates in accordance with paragraph (A) of this Rule shall be limited to reimbursement of claims relating to liabilities, costs or expenses incurred by them to the extent that the Owner (i) would have incurred the same liabilities, costs and expenses if the same claims had been pursued against him and (ii) would thereafter have been entitled to obtain reimbursement from the Association in accordance with the terms of entry of the ship in the Association.

C The total liability of the Association in respect of any one event to the Owner and to all Group Affiliates to whom the benefit of that Owner's cover has been extended in accordance with this Rule shall not exceed such sum as would have been recoverable from the Association in respect of such event by that Owner, and the receipt by any one of the Owner and any such Group Affiliates of that sum or of separate payments by the Association amounting in aggregate to that sum shall be a full and sufficient discharge of the Association's liability.
Rule 12

Certificate of Entry and Endorsement Slip

A As soon as reasonably practical after accepting an application for the entry of a ship for insurance in the Association and at the commencement of each subsequent policy year during which such entry continues, the Managers shall issue to the Owner of such ship a Certificate of Entry in such form as may from time to time be prescribed by the Managers but so that such Certificate of Entry shall state the date of the commencement of the period of insurance or the policy year as the case may be and the terms and conditions on which the vessel has been accepted for insurance.

B If at any other time or from time to time the Managers and the Owner of any ship entered for insurance shall agree to vary the terms relating to the entered ship, the Managers shall, as soon as reasonably practical thereafter, issue to the Owner of such ship an Endorsement Slip stating the terms of such variation and the date from which such variation is to be effective.

C Every Certificate of Entry and every Endorsement Slip issued as aforesaid shall be conclusive evidence and binding for all purposes as to the commencement of the period of insurance, as to the terms and conditions on which the ship has been entered for insurance, and as to the terms of any variation and the date from which such variation is to be effective; provided that in the event that any Certificate of Entry or any Endorsement Slip shall in the opinion of the Managers contain any error or omission the Managers may in their discretion issue a new Certificate of Entry or a new Endorsement Slip which shall be conclusive evidence and binding as aforesaid.
Rule 13

Reinsurance

A Subject to the Act and save insofar as expressly prohibited by these Rules, the Managers may enter into contracts of reinsurance on behalf of the Association whereby the Association agrees to reinsure the risks arising in connection with any one or more ships insured by another Association or insurer or else agrees to reinsure the whole or any part or proportion of the insurance business of any other Association or insurer. The consideration payable to the Association and the terms and conditions on which the reinsurance is accepted by the Association shall be such as are agreed between the Managers and such other Association or insurer. Save where otherwise agreed in writing the other Association or insurer shall be in every respect subject to and bound by the provisions of these Rules and his contract with the Association shall for all purposes take effect as though he were the Owner of any ship or ships in connection with which the relevant risks may arise and had as Owner entered the ship or ships in the Association for insurance.

B The Association may continue to be a party to the Pooling Agreement or to any other agreement of a similar nature or purpose.

C The Managers shall have the right in their discretion to effect on behalf of the Association the reinsurance or ceding of any risks insured by the Association (including any risk which may fall on the Association by reason of a reinsurance or pooling agreement referred to in paragraphs (A) or (B) of this Rule) with such reinsurers and on such terms as the Managers shall consider appropriate.
Rule 14

Membership

A If the Association accepts an application from an Owner who is not already a Member for a ship to be entered on terms that Calls are payable to the Association ("Call Entries"), then such Owner shall, as from the date of the acceptance of such entry, be and become a Member and his name shall be entered in the register of Members.

B If the Association accepts an application from an Owner for a ship to be entered on terms that a fixed premium is payable to the Association ("Fixed Premium Entries"), the Managers may in their discretion decide either that the Owner is to be or that he is not to be a Member and they may accept the application on either basis.

C Whenever the Association agrees to accept the reinsurance of any risks in accordance with Rule 13 (A) the Managers may in their discretion decide that the insurer reinsured by the Association and/or the Owner insured by such insurer is to be a Member or that neither of them is to be a Member and they may accept the application on any such basis.

D An Owner shall cease to be a Member if for any reason whatsoever the period of insurance shall have terminated in respect of all ships entered in the Associations in his name. Whenever the period of any reinsurance shall have terminated the insurer reinsured by the Association and the Owner insured by such insurer, if previously a Member, shall cease to be one.
Rule 15

Assignment

A No insurance given by the Association and no interest under these Rules or under any contract between the Association and any Owner may be assigned without the written consent of the Managers who shall have the right in their discretion to give or refuse such consent without stating any reason or to give such consent upon any such terms or conditions as they may think fit. Any purported assignment made without such consent or without there being due compliance with any such terms and conditions as the Managers may impose shall, unless the Managers in their discretion otherwise decide, be void and of no effect.

B Whether or not the Managers shall expressly so stipulate as a condition for giving their consent to any assignment, the Association shall be entitled in settling any claim presented by the assignee to deduct or retain such amount as the Managers may then estimate to be sufficient to discharge any liabilities of the assignor to the Association, whether existing at the time of the assignment or having accrued or being likely to accrue thereafter.
Rule 16

**Period of Insurance**

A Subject as otherwise provided in these Rules the insurance by the Association of a ship entered in the Association otherwise than for a fixed period shall commence at the time and date specified in the Certificate of Entry and shall continue until noon of the 20th February next ensuing and thereafter, unless terminated in accordance with these Rules, from policy year to policy year.

B The insurance by the Association of each ship entered for insurance for a fixed period shall, subject as otherwise provided in these Rules, cease at the expiry of such fixed period.
Variation of Contract

A The Directors may decide during the course of any policy year that for the next ensuing policy year the premium ratings of the ships entered in the Association shall generally be increased by a single fixed percentage. If before the 20th December in any year the Managers shall have given notice to an Owner of such a decision, then the period of insurance shall continue for the next policy year upon the terms that the premium rating of the entered ship has been varied by the percentage fixed by the Directors, and the terms of entry of the entered ship shall be deemed for all purposes to have been varied accordingly, unless:

i. a further notice of variation is given pursuant to paragraph (C) of this Rule; or
ii. a notice of termination is given pursuant to Rule 18; or
iii. the period of insurance has previously terminated for some other reason.

A notice of the Directors’ decision shall constitute an Endorsement Slip for the purposes of Rule 12.

B If before the end of any policy year these Rules shall have been altered in any respect which affects the terms and conditions of the contract of insurance between the Owner and the Association, then such alteration shall be binding upon the Owner and for all purposes take effect as from the commencement of the next ensuing policy year.

C If the Managers shall give a notice not later than noon on the 20th January in any policy year that for the next ensuing policy year they require the premium rating of an entered ship to be altered (otherwise than in accordance with paragraph (A) of this Rule) or that they require some other change to be made in the terms or conditions of entry, then the insurance for the entered ship for the next ensuing policy year shall continue upon such premium rating, terms or conditions as may be agreed between the Owner and the Managers before noon on the 20th February immediately following such notice and if by then no such agreement shall have been made the period of insurance shall thereupon terminate.


Rule 18

Notice of Termination

A The period of insurance of any ship entered in the Association (otherwise than for a fixed period) may be terminated in the following manner:

i The Directors in their discretion and without giving any reason may give a written notice of termination to any Owner not later than noon on the 20th January in any policy year.

ii An Owner in his discretion and without giving any reason may give a written notice of termination to the Association not later than noon on the 20th January in any policy year.

B If a notice shall have been given pursuant to paragraph (A) of this Rule the period of insurance shall terminate at noon on 20th February immediately following such notice. Save with the agreement of the Managers a ship may not be withdrawn from the Association nor may any notice of termination be given at any other time.
Rule 19

Calls

A The Owners who have entered ships for insurance in the Association in respect of any policy year (not being a policy year closed in accordance with Rule 25) otherwise than on terms that a fixed premium shall be payable in respect of such ship, shall provide by way of Calls to be levied from such Owners all funds which in the opinion of the Directors are required:

i To meet such of the general expenses of the Associations (or any of them) as the Directors may from time to time think fit to charge against the insurance business of the Association in respect of such policy year;

ii To meet the claims, expenses and outgoings (whether incurred, accrued or anticipated) of the insurance business of the Associations (or any of them) in respect of such policy year (including, without prejudice to the generality of the foregoing, any such excess of the claims and other outgoings in respect of fixed premium entries over the premiums payable to the Associations (or any of them) in respect thereof as the Directors may charge to such policy year, and any proportion of any claims, expenses or outgoings of any insurer other than the Associations which has fallen or which may be thought likely to fall upon the Associations (or any of them) by virtue of any reinsurance or pooling agreement concluded between the Associations (or any of them) and such other insurer);

iii For such transfers to the contingency account, catastrophe or other reserves of the Associations (or any of them) (as referred to in Rule 24) and for subsequent application for the purposes of such reserves or otherwise as the Directors may think expedient;

iv For such transfers as the Directors may think proper to meet any deficiency which has occurred or may be thought likely to occur in any closed policy year or years of the Associations (or any of them).

B The said Calls shall be levied by means of Mutual Premium, Supplementary Premium and Overspill Calls in accordance with the provisions of Rules 20 to 22.
Rule 20

**Mutual premium**

A Before each policy year commences the Directors shall decide the percentage which is to be applied to the premium ratings of all ships entered for that year (other than Fixed Premium Entries) in ascertaining the Mutual Premium payable in respect of that policy year. This decision may be made at the same time as a decision to increase the premium ratings of entered ships pursuant to Rule 17(A).

B An Owner of a ship (other than a Fixed Premium Entry) which is entered for any policy year shall be bound to pay by way of Mutual Premium in respect of such policy year a sum ascertained by multiplying the percentage ordered by the Directors pursuant to paragraph (A) of this Rule by the premium rating of the ship (as agreed between the Owner and the Managers and/or as increased pursuant to Rule 17(A), as the case may be) by the entered tonnage of the ship in the Association.

C If at any time before the final instalment of Mutual Premium in respect of a policy year has become payable it shall appear to the Directors unlikely that the whole of such Mutual Premium (together with any transfers from reserves and provisions made for the credit of or in respect of such policy year) is required for the purposes set out in Rule 19;

i the Directors may resolve to reduce the amount of Mutual Premium payable in respect of that policy year by declaring a Mutual Premium Discount, expressed as a percentage of the Mutual Premium or of any instalment thereof, and

ii the liability of the Owners under paragraph (B) of this Rule to pay Mutual Premium shall be reduced accordingly.
Supplementary premium

A At any time or times during or after the end of each policy year (but not after such policy year has been closed) the Directors may decide to levy from the Owners of ships entered in respect of that year (other than Fixed Premium Entries) one or more Supplementary Premiums. The Directors may levy such a Premium either (i) by deciding upon a percentage of the net Mutual Premium or (ii) by deciding upon a percentage of the premium ratings of all ships entered for that year.

B An Owner of a ship (other than a Fixed Premium Entry) entered for any policy year shall be bound to pay by way of Supplementary Premium a sum ascertained, in the case of (i) by multiplying the percentage ordered by the Directors by the net Mutual Premium paid or payable by him in respect of such policy year and, in the case of (ii) by multiplying the percentage ordered by the Directors by the premium rating of the entered ship by the entered tonnage of the ship in the Association.

C The Directors, the Managers or their servants or agents may at any time seek to enable Owners to become aware of their financial commitment for the relevant policy year by indicating an estimate of the percentage at which it is hoped that any Supplementary Premium will be levied. If any such estimate shall be given to any Owner it shall be without prejudice to the right of the Directors to levy Supplementary Premiums and Overspill Calls for the relevant policy year in accordance with these Rules at a greater or lesser percentage than so indicated and neither the Association, the Directors, the Managers nor any of their servants or agents shall under any circumstances be under any liability in respect of any estimate so given or in respect of any error, omission or inaccuracy contained therein.
Rule 22

Overspill Claims, Calls and Guarantees

Section 1
Introductory

A All claims (other than claims arising in respect of oil pollution) incurred by the Association or by any other party to the Pooling Agreement under the entry of any one ship arising from any one event including any claim in respect of liability for the removal or non-removal of any wreck shall for the purpose of the definitions in these Rules of “Overspill Claim” and “Group Reinsurance Limit” be treated as if they were one claim.

B Any reference to a claim incurred by the Association or by any other party to the Pooling Agreement shall be deemed to include the costs and expenses associated therewith.

C That part (if any) of a claim (other than a claim in respect of oil pollution) incurred by the Association or by any other party to the Pooling Agreement under the terms of entry of a ship which exceeds or may exceed the Group Reinsurance Limit is referred to herein as an “Overspill Claim”.

Section 2
Recoverability of overspill claims

A Without prejudice to any other applicable limit, any Overspill Claim incurred by the Association shall not be recoverable from the Association in excess of the aggregate of:
   i that part of the Overspill Claim which is eligible for pooling under the Pooling Agreement but which, under the terms of the Pooling Agreement, is to be borne by the Association; and
   ii the maximum amount that the Association is able to recover from the other parties to the Pooling Agreement as their contributions to the Overspill Claim.

B The aggregate amount referred to in paragraph (A) of this Section shall be reduced to the extent that the Association can evidence:
   i that costs have been properly incurred by it in collecting or seeking to collect
      a Overspill Calls levied to provide funds to pay that part of the Overspill Claim referred to in sub-paragraph (A)(i) of this Section, or
      b the amount referred to in sub-paragraph (A)(ii) of this Section; or
   ii that it is unable to collect an amount equal to that part of the Overspill Claim referred to in sub-paragraph (A)(i) of this Section which it had intended to pay out of the levy of Overspill Calls because any Overspill Calls so levied, or parts thereof, are not economically recoverable, provided that if, due to a change in circumstances, such amounts subsequently become economically recoverable, the aggregate amount referred to in paragraph (A) of this Section shall be reinstated to that extent.
C In evidencing the matters referred to in sub-paragraph (B)(ii) above the Association shall be required to show that:
   i it has levied Overspill Calls in respect of the Overspill Claim referred to in paragraph (A) of this Section on all Owners entered in the Association on the Overspill Claim Date in accordance with and in the maximum amounts permitted under Section 5 of this Rule 22; and
   ii it has levied those Overspill Calls in a timely manner, has not released or otherwise waived an Owner’s obligation to pay those calls and has taken all reasonable steps to recover those calls.

Section 3
Payment of overspill claims

A The funds required to pay any Overspill Claim incurred by the Association shall be provided:
   i from such sums as the Association is able to recover from the other parties to the Pooling Agreement as their contributions to the Overspill Claim, and
   ii from such sums as the Association is able to recover from any special insurance which may, in the discretion of the Association, have been effected to protect the Association against the risk of payments of Overspill Claims, and
   iii from such proportion of any sums standing to the credit of the Catastrophe Reserve of the Associations (or any of them) as the Directors in their discretion decide, and
   iv by levying one or more Overspill Calls in accordance with Section 5 of this Rule, irrespective of whether the Association has sought to recover or has recovered all or any of the sums referred to in sub-paragraph (ii) above but provided the Association shall first have made a determination in accordance with sub-paragraph (iii) above, and
   v from any interest accruing to the Association on any funds provided as aforesaid.

B The funds required to pay such proportion of any Overspill Claim incurred by any other party to the Pooling Agreement which the Association is liable to contribute under the terms of the Pooling Agreement shall be provided in the manner specified in sub-paragraphs (A)(ii) – (v) of this Section.

C To the extent that the Association intends to provide funds required to pay any Overspill Claim incurred by it in the manner specified in sub-paragraph (A)(iv) of this Section, the Association shall only be required to pay such Overspill Claim as and when such funds are received by it, provided that it can show from time to time that, in seeking to collect such funds, it has taken the steps referred to in paragraph (C) of Section 2 of this Rule 22.
Rule 22 continued

Section 4
Overspill claims - expert determinations

A Any issue, arising from the application to an Overspill Claim (the “relevant Overspill Claim”) of paragraphs (B) or (C) of Section 2 of this Rule or paragraph (C) of Section 3 of this Rule, of whether
i costs have been properly incurred in collecting or seeking to collect funds to pay Overspill Claims, or
ii any Overspill Call or part thereof is economically recoverable, or
iii in seeking to collect the funds referred to in Section 3(C), the Association has taken the steps referred to in that Section, on which the Association and the Owner cannot agree shall, notwithstanding Rule 40, be referred to a panel (the “Panel”) constituted in accordance with arrangements established in the Pooling Agreement which, acting as a body of experts and not as an arbitration tribunal, shall determine the issue.

B If the Panel has not been constituted at a time when the Owner wishes to refer an issue to it, the Association shall, on request by the Owner, give a direction for the constitution of the Panel as required under the Pooling Agreement.

C The Association may (and, on the direction of the Owner, shall) give such direction as is required under the Pooling Agreement for the formal instruction of the Panel to investigate any issue and to give its determination as soon as reasonably practicable.

D The Panel shall in its discretion decide what information, documents, evidence and submission it requires in order to determine an issue and how to obtain these, and the Association and the Owner shall co-operate fully with the Panel.

E In determining any issue referred to it under this Section 4 the Panel shall endeavour to follow the same procedures as it follows in determining issues arising in respect of the relevant Overspill Claim which are referred to it under the Pooling Agreement.

F In determining an issue the members of the Panel
i shall rely on their own knowledge and expertise, and
ii may rely on any information documents evidence or submission provided to it by the Association or the Owner as the Panel sees fit.

G If the three members of the Panel cannot agree on any matter, the view of the majority shall prevail.

H The Panel shall not be required to give reasons for any determination.

I The Panel’s determination shall be final and binding upon the Association and the Owner (subject only to Paragraph J below) and there shall be no right of appeal from such determination.
Rule 22 continued

J If the Panel makes a determination on an issue referred to in sub-paragraphs (A)(ii) or (iii) of this Section 4 the Association or the Owner may refer the issue back to the Panel, notwithstanding paragraph (I) above, if it considers that the position has materially changed since the Panel made its determination.

K The costs of the Panel shall be paid by the Association.

L Costs, indemnities and other sums payable to the Panel by the Association in relation to any Overspill Claim, whether the reference to the Panel has been made under Section 4 of this Rule 22 or under the Pooling Agreement, shall be deemed to be costs properly incurred by the Association in respect of that Overspill Claim for the purposes specified in sub-paragraph (B)(i) of Section 2 of this Rule.

Section 5
Levying of overspill calls

A If
i the Directors shall at any time determine that funds are or may in future be required to pay part of an Overspill Claim (whether incurred by the Association or by any other party to the Pooling Agreement); and
ii the Directors shall have made a declaration under Rule 25(C)(i) or 25(C)(iii) that a Policy Year shall remain open for the purpose of levying an Overspill Call or Calls in respect of that Overspill Claim, the Directors in their discretion, at any time or times after such declaration has been made, may levy one or more Overspill Calls in respect of that Overspill Claim in accordance with paragraph (B) below.

B The Directors shall levy any such Overspill Call
i on all Owners entered in the Association on the Overspill Claim Date in respect of ships entered by them at that time, notwithstanding the fact that, if the Overspill Claim Date shall be in a Policy Year in respect of which the Directors have made a declaration under Rule 25(C)(iii), any such ship may not have been entered in the Association at the time the relevant event occurred, and
ii at such percentage of the Convention Limit of each such ship as the Directors in their discretion shall decide.

C An Overspill Call shall not be levied in respect of any ship entered on the Overspill Claim Date with an overall limit of cover equal to or less than the Group Reinsurance Limit.

D The Directors shall not levy on any Owner in respect of the entry of any one ship an Overspill Call or Calls in respect of any one Overspill Claim exceeding in the aggregate two and a half per cent (2.5%) of the Convention Limit of that ship.
Rule 22 continued

Section 6
Security for overspill calls on termination or cesser

A If
i  the Directors make a declaration in accordance with Rule 25 (C) (i) or
25 (C) (iii) that a Policy Year shall remain open for the purpose of levying
an Overspill Call or Calls, and
ii  an Owner who is liable to pay any such Overspill Call or Calls as may be
levied by the Directors in accordance with Section 5 of this Rule ceases
or has ceased to be insured by the Association for any reason, or the
Association determines that the insurance of any such Owner may cease
the Managers may require such Owner to provide to the Association a
guarantee or other security in respect of the Owner's estimated future
liability for such Overspill Call or Calls, such guarantee or other security to
be provided in such form and amount (the “guarantee amount”) and by
such date (the “due date”) and upon such terms as the Managers in their
discretion may deem to be appropriate in the circumstances.

B Unless and until such guarantee or other security as is required by the
Managers has been provided by the Owner, the Owner shall not be entitled
to recovery from the Association of any claims whatsoever and whensoever
arising in respect of any and all vessels entered in the Association by him
or on his behalf for any Policy Year.

C If such guarantee or other security is not provided by the Owner to the
Association by the due date, a sum equal to the guarantee amount shall
be due and payable by the Owner to the Association on the due date, and
shall be retained by the Association as a security deposit on such terms
as the Managers in their discretion may deem to be appropriate in the
circumstances.

D The provision of a guarantee or other security as required by the Association
(including a payment in accordance with paragraph (C) above) shall in no
way restrict or limit the Owner’s liability to pay such Overspill Call or Calls
as may be levied by the Directors in accordance with Section 5 of this Rule.


Rule 23

**Payment**

A Every Call (Mutual Premium, Supplementary Premium or Overspill Call) shall be payable at such rate and, save as otherwise agreed in writing by the Managers, in such instalments and on such dates as the Directors may specify.

B As soon as reasonably practical after the rate of any Call (Mutual Premium, Supplementary Premium or Overspill Call) shall have been so fixed the Managers shall notify each Owner concerned:
   i Of such rate;
   ii Of the date on which the Call concerned is payable or, if such Call is payable by instalments, of the amounts of such instalments and the respective dates on which they are payable;
   iii Of the amount payable by such Owner in respect of each ship entered by him;
   iv If such Call is payable by such Owner in any currency other than U.S. Dollars, of such fact.

C The Managers may require any Owner to pay all or any part of any Call payable by him in such currency or currencies as the Managers may specify.

D No claim of any kind whatsoever by an Owner against the Association shall constitute any set-off against the Calls, fixed premiums or other sums of whatsoever nature due to the Association or shall entitle an Owner to withhold or delay payment of any such sum.

E Without prejudice to the rights and remedies of the Association under these Rules and in particular Rules 29 to 33 inclusive, if any Call or instalment or part thereof or any other sum of whatsoever nature (including, without prejudice to the generality of the foregoing, any fixed premium and any amount due pursuant to Rules 30 or 33 and any part thereof) due from any Owner is not paid by such Owner on or before the date specified for payment thereof, such Owner shall pay interest on the amount not so paid from and including the date so specified down to the date of payment at such rate as the Directors may from time to time determine, but the Directors may waive payment of such interest in whole or in part.

F The Association shall have a lien or other right of action against any ship entered by the Owner in respect of any sum of whatsoever nature owed by him to the Association, notwithstanding that the cover of the Owner or in respect of any ship entered by him may have ceased or been terminated or cancelled.

G If any Call or other payment due from an Owner to the Association is not paid and if the Directors decide that payment cannot be obtained, the sums required to make good any resulting shortfall or deficiency in the funds of the Association shall be deemed to be expenses of the Association for which, as the Directors may decide, Calls may be levied in accordance with Rule 20 (or, if the shortfall or deficiency is in respect of an Overspill Call under Rule 22,
**Rule 23 continued**

Section 5, a further Overspill Call under that Rule), or the reserves may be applied in accordance with Rules 24 and 25.

H An Owner shall pay on demand to the Association or its order the amount of any premium tax or other tax levied on or in connection with the insurance or reinsurance provided by the Association to the Owner which the Association determines it or the Owner has or may become liable, and shall indemnify the Association and hold it harmless in respect of any loss, damage, liability, cost or expense which the Association may incur in respect of such premium tax or other similar tax.
Reserves

A The Directors may establish and maintain such reserve funds or other accounts for such contingencies or purposes as they think fit.

B Without prejudice to the generality of paragraph (A) of this Rule the Directors may establish and maintain reserves or other accounts for one or more of the following specific purposes:
   i A reserve (herein called the “Catastrophe Reserve”) to provide a source of funds which may be applied towards meeting any Overspill Claim or Claims of the Associations whether occurring in the same or in any other policy year;
   ii A reserve (herein called the “Contingency Account”) to provide a source of funds which may be applied for any general purposes of the Association including the following; to stabilize the level of Mutual or Supplementary Premiums and to eliminate or reduce the need to levy such Premiums or any part thereof in respect of any policy year, past present or future; to eliminate or reduce a deficiency which has occurred or may be thought likely to occur in respect of any closed policy year; to protect the Associations against any actual or potential losses on exchange, or in connection with its investments, realised or unrealised.

C The Directors may apply the sums standing to the credit of any reserve for any of the purposes for which the reserve was maintained even though the sum be paid in respect of any different policy year or years from that from which the funds originated. The Directors may also apply the sums standing to the credit of any reserve for any other or different purposes whenever the Directors consider this to be in the interests of the Members or the Associations. The Directors may also at any time transfer sums from one reserve to another including between the reserves of the Associations.

D The funds required to establish such reserves or accounts may be raised in either or both of the following ways:
   i The Directors, when deciding on the rate of any Mutual or Supplementary Premium for any policy year, may resolve that any specified amount or proportion of such Premium shall be transferred to and applied for the purposes of any such reserve or account;
   ii The Directors may on the closing of any policy year or at any time or times thereafter resolve that any specified amount or proportion of the funds standing to the credit of that policy year shall be transferred to and applied for the purposes of any such reserve or account.

E If the Directors shall resolve as set out in paragraph (D) (i) of this Rule, then the Managers shall inform the Owners entered for such policy year on or before the time that payment is demanded.
Rule 25

Closing of Policy Years

A The Directors shall with effect from such date after the end of each policy year as they think fit declare that such policy year shall be closed or that such policy year shall be closed save for the purpose of levying one or more Overspill Calls as provided in paragraph (C) of this Rule.

B After any policy year shall have been closed no further Supplementary Premiums or Overspill Calls may be levied in respect of that policy year, save as provided in paragraph (C) of this Rule and under Rule 22.

C i If at any time prior to the expiry of a period of thirty-six months from the commencement of a Policy Year (the “relevant Policy Year”), any of the parties to the Pooling Agreement sends a notice (an “Overspill Notice”) in accordance with the Pooling Agreement that an event has occurred in the relevant Policy Year which has given or at any time may give rise to an Overspill Claim, the Directors shall as soon as practicable declare that the relevant Policy Year shall remain open for the purpose of levying an Overspill Call or Calls in respect of that claim and the relevant Policy Year shall not be closed for the purpose of making an Overspill Call or Calls in respect of that claim until such date as the Directors shall determine.

ii If at the expiry of the period of thirty-six months provided for in sub-paragraph (i) above, no Overspill Notice as therein provided for has been sent, the relevant Policy Year shall be closed automatically for the purpose of levying Overspill Calls only, whether or not closed for any other purposes, such closure to have effect from the date falling thirty-six months after the commencement of the relevant Policy Year.

iii If at any time after a Policy Year has been closed in accordance with the provisions of sub-paragraphs (i) or (ii) above, it appears to the Directors that an event which occurred during such closed Policy Year may then or at any time in the future give rise to an Overspill Claim, the Directors shall as soon as practicable declare that the earliest subsequent open Policy Year (not being a Policy Year in respect of which the Directors have already made a declaration in accordance with sub-paragraphs (C) (i) or (C) (iii) of this Rule) shall remain open for the purpose of levying an Overspill Call or Calls in respect of that claim and such open Policy Year shall not be closed for the purpose of making an Overspill Call or Calls in respect of that claim until such date as the Directors shall determine.

iv If the Directors shall make a declaration as provided for in sub-paragraphs (C) (i) or (C) (iii) of this Rule, the Managers shall inform the Owners entered for the Policy Year in respect of which such declaration is made.

v If at any time after the levying of an Overspill Call upon the Owners entered in the Association in any Policy Year, it shall appear to the Directors that the whole of such Overspill Call is unlikely to be required to meet the Overspill Claim in respect of which such Overspill Call was levied, the
Directors may decide to dispose of any excess which in their opinion is not so required in one or both of the following ways:

a by transferring the excess or any part thereof to the Catastrophe Reserve in accordance with Rule 24; or

b by returning the excess or any part thereof to those Owners who have paid that Overspill Call in proportion to the payments made by them.

vi A Policy Year shall not be closed for the purpose of levying Overspill Calls save in accordance with this Rule 25.

D Save as provided in paragraph (C) of this Rule, the Directors may declare that any policy year is closed notwithstanding that it is known or anticipated that there are in existence or may in the future arise claims, expenses or outgoings in respect of such policy year which have not yet accrued or whose validity, extent or amount have yet to be established.

E If upon the closing of any policy year it shall appear to the Directors that the whole of the Calls and other receipts in respect of such policy year (and of all transfers from reserves and provisions made for the credit of or in respect of such policy year) are unlikely to be required to meet the claims, expenses and outgoings arising in respect of that policy year (as referred to in Rule 19(A) (i) and (ii)), then the Directors may decide to dispose of any excess which in their opinion is not so required in one or both of the following ways:

i By transferring the excess or any part thereof to the reserves of the Associations in accordance with Rule 24.

ii By returning the excess or any part thereof to the Owners entered for such policy year in accordance with paragraph (H) of this Rule.

F If at any time or times after a policy year shall have been closed it shall appear to the Directors that the claims, expenses and outgoings arising in respect of that policy year (as referred to in Rule 19(A)(i) and (ii)) exceed or are likely to exceed the totality of the Calls and other receipts in respect of such policy year (and of all transfers from reserves and provisions made for the credit of or in respect of such policy year) then the Directors may decide to provide for such deficiency in any one or more of the following ways:

i By transferring funds from the reserves of the Association;

ii By transferring funds between the Associations;

iii By transferring funds standing to the credit of any different closed policy year;

iv By charging a Mutual Premium or Supplementary Premium in respect of an open policy year with the intention (as permitted by Rule 19 (A) (iv)) of applying a part thereof to meet any such deficiency.

If the Directors shall resolve as set out in sub-paragraph (iii) above, then the Managers shall inform the Owners entered for such policy year on or before the time that payment is demanded.

G At any time after any policy year shall have been closed the Directors may resolve to amalgamate the accounts of any two or more closed policy years and to pool the amounts standing to the credit of the same. If the
Rule 25 continued

Directors shall so resolve then the two or more closed policy years concerned shall for all purposes be treated as though they constituted a single closed policy year.

H Any amount which the Directors may decide to return to the Owners in accordance with paragraph (E)(ii) of this Rule shall be returned to the Owners entered in respect of such policy year in proportion to the Calls paid by them in respect of such policy year (after taking into account any returns or rebates applicable thereto under their terms of entry or under any other provision of these Rules).

PROVIDED ALWAYS that:

a No return shall be made to any Owner whose liability for Calls has been assessed in accordance with the provisions of Rules 30 or 33, and

b Where the insurance of an Owner has been cancelled in accordance with the provisions of Rule 31 any amounts due for any reason whatsoever (whether by way of Calls or otherwise and whether in respect of the policy year for which the return has been decided or in respect of any other policy year or years) from the Owner to the Association shall be deducted from the return and only the balance (if any) refunded to the Owner.
Rule 26

Investment

A The funds of the Association may (subject to the general supervision of the Directors) be invested by the Managers by means of the purchase of such stocks, shares, bonds, debentures or other securities or the purchase of such currencies, commodities, or other real or personal property, or by means of being deposited in such accounts as the Managers may think fit. The funds of the Association may also be invested by such other method as the Directors may approve.

B Unless the Directors otherwise decide, all the funds standing to the credit of any policy year or of any reserve or account shall be pooled and invested as one fund.

C When funds are pooled as provided in paragraph (B) above, the investment income arising on the pooled funds (taking into account any capital gains or losses) shall be apportioned among and between the different policy years, reserves and accounts from which the fund or funds, so invested, originated, in such manner as to ensure so far as possible that each is credited with a proportion of such income corresponding to the proportion which the amount standing to the credit of the policy year, reserve or account over the period during which the income arose bears to the total of the pooled funds over the same period.

D Without prejudice to paragraph (C) of this Rule, the Directors may direct that after the closing of any policy year that year shall not be credited with any share of the apportionments made under that paragraph and that its share shall instead be credited to any reserve or account maintained by the Association.
Rule 27

Laid-up returns

Subject to any terms and conditions which may have been agreed, if an entered ship shall be laid-up in any safe port or place for a period of thirty or more consecutive days after finally mooring there (such period being computed from the day of arrival to the day of departure, one only being excluded) the Owner shall be allowed a return of Calls calculated at the rate of 95 per cent of his total Calls payable in respect of such ship for the period of lay-up after deduction of such allowance for reinsurance, administrative expenses and other outgoings as the Managers may from time to time determine, save that there shall be no laid-up returns in respect of Overspill Calls. For the purpose of this Rule a ship shall not be treated as laid-up if she has either crew members (other than for her maintenance or security) or cargo on board, unless the Directors shall in their discretion otherwise determine. No claim for laid-up returns relating to any policy year shall be recoverable from the Association unless written notice thereof has been given to the Association within six months of the end of the policy year concerned.
Rule 28

Termination and its effects

A Upon an Owner ceasing to be insured by the Association in respect of any ship by virtue of a notice given (whether by the Owner or the Directors) in accordance with Rule 17 or Rule 18 and without prejudice to the effects of cancellation of insurance pursuant to Rule 31, then:

i Unless and to the extent that in the case of Call Entries the Owner’s liability may have been otherwise agreed or assessed under Rule 30 (Release Calls upon Cesser), such Owner and his successors shall be and remain liable for all contributions, premiums and other sums payable in respect of the whole of the policy year in which such notice was given, and in respect of previous policy years, and

ii Subject to the other provisions of these Rules and to the terms of entry the Association shall remain liable in respect of such entered ship for all claims under these Rules arising by reason of any event which had occurred prior to noon on 20th February immediately following the giving of such notice, but shall not otherwise be under any liability whatsoever by reason of anything occurring at or after that date and time.

B Upon an Owner ceasing to be insured by the Association in respect of any ship pursuant to paragraph Q or R of Rule 5 or otherwise than in accordance with Rule 17, Rule 18, Rule 29 (A), (B) or (C), or Rule 31 (A), then:

i Unless and to the extent that in the case of Call Entries the Owner’s liability may have been agreed or assessed under Rule 30 (Release Calls upon Cesser), such Owner and his successors shall be and remain liable in relation to any Overspill Calls for the whole amount payable by him in accordance with Rule 22, and in relation to all other contributions, premiums and other sums payable:

a in respect of the policy year in which such cessation occurs, on a pro rata basis, namely for the proportion of such sums applicable to the period beginning at the commencement of that policy year (or, in the case of a ship entered during that policy year, the date of entry) and ending at noon on the date of such cessation, and

b in respect of previous policy years, for the whole of those policy years, and

ii Subject to the other provisions of these Rules and to the terms of entry the Association shall remain liable in respect of such entered ship for all claims under these Rules arising by reason of any event which had occurred prior to noon on the day of such cessation, but shall not otherwise be under any liability whatsoever by reason of anything occurring at or after that date and time,

PROVIDED ALWAYS that:

nothing in paragraph (B) of this Rule shall be taken to confer validity on any notice purporting to terminate the entry of any ship given otherwise than in accordance with Rule 17, Rule 18 or Rule 31 (A).
Rule 29

Cesser of Insurance and its Effects

A An Owner shall forthwith cease to be insured by the Association in respect of any and all ships entered by him or on his behalf upon the happening of any of the following events:
   i Where the Owner is an individual,
      a upon his death,
      b if a receiving order is made against him,
      c if he becomes bankrupt,
      d if he makes any composition or arrangement with his creditors generally,
      e if he becomes incapable by reason of mental disorder of managing or administering his property and affairs;
   ii Where the Owner is a corporation,
      a upon the passing of any resolution for its voluntary winding up (other than voluntary winding up for the purposes of company or group reorganisation),
      b upon an order being made for its compulsory winding up,
      c upon its dissolution,
      d upon a receiver or manager being appointed of all or part of its business or undertaking,
      e upon its commencing proceedings under any bankruptcy or insolvency laws to seek protection from its creditors or to reorganise its affairs.

B Unless otherwise agreed in writing by the Managers, an Owner shall forthwith cease to be insured by the Association in respect of any ship entered by him or on his behalf upon the happening of any of the following events in relation to such ship:
   i upon the Owner parting with or assigning the whole or any part of his interest in the ship whether by bill of sale or other formal document or agreement or in any other way whatsoever;
   ii upon the mortgaging or hypothecation of the ship or of any part of the Owner’s interest in that ship;
   iii upon the managers of the ship being changed by the appointment of new managers;
   iv upon undisputed possession being taken of the ship by or on behalf of a secured party.
   v upon the Owner, as at noon on 20th February in any policy year, failing to pay in respect of the ship any amounts due from him to the Association.
   vi upon the Owner, as at noon on 20th February in any policy year, being in breach of, or otherwise failing to fulfil, his obligations in respect of the ship under Rules 5 (K), 5 (Q) or 5 (R).

C Unless otherwise agreed in writing by the Managers, an Owner shall forthwith cease to be insured by the Association in respect of any ship entered by him or on his behalf upon the happening of whichever shall be the earliest of the following events:
Rule 29 continued

i upon the ship being missing for ten days from the date when she was last heard of;

ii upon the ship being posted at Lloyd's as missing;

iii upon the ship becoming an actual total loss;

iv upon acceptance by hull underwriters (whether of marine or war risks) that the ship is a constructive total loss;

v upon agreement by hull underwriters (whether of marine or war risks) to pay to the Owner of the ship an unrepaired damage claim which exceeds the market value of the ship without commitment immediately prior to the casualty which gave rise to such claim;

vi upon a compromise or settlement with hull underwriters (whether of marine or war risks) on the basis of which the ship is considered or deemed to be an actual or constructive total loss;

vii upon a decision by the Managers that the ship is to be considered or deemed to be an actual or constructive total loss or otherwise commercially lost.

PROVIDED ALWAYS that:

a Notwithstanding the cesser of the insurance under Rule 29 (C) the Association shall, subject always to the Rules and to the terms and conditions of the entry of the ship in the Association, remain liable as regards liabilities flowing directly from the casualty which has given rise to the actual or constructive loss of the ship.

b If the Managers agree that the insurance of the ship shall continue after the happening of any of the events listed in paragraph (B) and (C) of this Rule they may in their discretion impose such terms and conditions as they think fit for the continuation of the insurance.

D On the occurrence of any of the events specified in paragraphs (A) to (C) inclusive of this Rule in respect of an entered ship, the Owner shall give notice in writing of such event to the Managers within one month after the date thereof.

E Upon an Owner ceasing to be insured by virtue of paragraph (A) of this Rule, and upon an Owner ceasing to be insured in respect of any ship by virtue of paragraphs (B) or (C) of this Rule, and without prejudice to the effects of cancellation of insurance pursuant to Rule 31 (A) then:

i Unless and to the extent that in the case of Call Entries the Owner's liability may have been agreed or assessed under Rule 30 (Release Calls upon Cesser), such Owner and his successors shall be and remain liable in relation to any Overspill Calls for the whole amount payable by him in accordance with Rule 22, and in relation to all other contributions, premiums and other sums payable:

a in respect of the policy year in which such cessation occurs, on a pro rata basis, namely for the proportion of such sums applicable to the period beginning at the commencement of that policy year (or, in the case of a ship entered during that policy year, the date of entry) and ending at noon on the date of such cessation; provided that, if
Rule 29 continued

the Owner fails to give notice of the event in accordance with paragraph (D) of this Rule, such period shall end at noon on such later date as the Managers in their discretion shall decide, and

b in respect of previous policy years, for the whole of those policy years, and

ii Subject to the other provisions of these Rules and to the terms of entry the Association shall remain liable in respect of any ship entered by such Owner or in respect of such entered ship (as the case may be) for all claims under these Rules arising by reason of any event which had occurred prior to the date of such cessation, but shall not otherwise be under any liability whatsoever by reason of anything occurring after that date.
**Rule 30**

**Release Calls upon Cesser of Insurance**

Upon an entered ship ceasing to be insured by the Association for any reason, whether or not the circumstances giving rise to such cesser of insurance shall be any of those specified in Rules 17 and 18 or in paragraphs (A), (B) and (C) of Rule 29, the Managers may:

A Release the Owner from liability to pay Supplementary Premiums in respect of such ship, wholly or partly or upon such terms as the Managers in their discretion may deem to be appropriate in the circumstances.

B Whether or not negotiations may have taken place with the view to the application of paragraph (A) hereof, assess as at the date of the cesser of insurance the amount which seems to the Managers in their discretion to represent the likely liability of the Owner for Supplementary Premiums and for Mutual Premiums falling due after such date in respect of such ship.

If the Managers shall exercise their powers under paragraph (A) or paragraph (B) of this Rule, then:

i Any terms imposed by the Managers or agreed between the Managers and the Owner pursuant to paragraph (A) hereof shall be performed at such time or times as the Managers shall have specified;

ii The amount of any assessment made under paragraph (B) hereof shall be payable by the Owner without deduction on demand; and

iii The Owner shall be under no liability for any Supplementary Premiums which the Directors may decide to levy after the date of a release given under paragraph (A) hereof or after the date of an assessment made under paragraph (B) hereof, as the case may be, or for any Mutual Premiums becoming due after such date, and the Owner shall have no right to share in any return of contributions or other receipts, or any Mutual Premium Discount, which the Directors may thereafter decide to declare or make in accordance with Rule 20 or 25 (E) respectively.
Rule 31

Cancellation of insurance and its effects

A Where an Owner has failed to pay, either in whole or in part, any amount due from him to the Association, the Managers may give him notice in writing requiring him to pay such amount by any date specified in such notice, not being less than seven days from the date on which such notice is given. If the Owner fails to make such a payment in full on or before the date so specified, the insurance of the Owner (whether the insurance is current on such date or has ceased by virtue of paragraphs (A), (B), or (C) of Rule 29 or in accordance with any other provisions of these Rules) in respect of any and all ships referred to in such notice and entered in the Association by him or on his behalf shall be cancelled forthwith without further notice or other formality.

B When the insurance of an Owner is cancelled in accordance with paragraph (A) of this Rule (which time is hereinafter in this Rule 31 referred to as “the date of cancellation”) then:

i Unless and to the extent that in the case of Call Entries the Owner’s liability may have been otherwise assessed under Rule 33 (Release Calls upon Cancellation), such Owner and his successors shall be and remain liable in relation to any Overspill Calls for the whole amount payable by him in accordance with Rule 22, and in relation to all other contributions, premiums and other sums payable:

a in respect of the policy year in which the date of cancellation falls, on a pro rata basis, namely for the proportion of such sums applicable to the period beginning at the commencement of that policy year (or, in the case of a ship entered during that policy year, the date of entry) and ending on the date of cancellation or such earlier date as the Managers in their discretion decide and agree in writing, and

b in respect of previous policy years, for the whole of those policy years, and

ii The Association shall with effect from the date of cancellation cease to be liable for any claims of whatsoever kind under these Rules in respect of any and all ships in relation to which the insurance of the Owner has been cancelled.

a irrespective whether such claims have occurred or arisen or may arise by reason of any event which has occurred at any time prior to the date of cancellation, including during previous years;

b irrespective whether such claims arise by reason of any event occurring after the date of cancellation;

c irrespective whether the Association may have admitted liability for or appointed lawyers, surveyors or any other person to deal with such claims;

d irrespective whether the Association at the date of or prior to the date of cancellation knew that such claims might or would arise, and as from the date of cancellation any liability of the Association for such claims shall terminate retrospectively and the Association
shall be under no liability to such Owner for any such claims or on any account whatsoever; PROVIDED ALWAYS that:
The Directors may in their discretion and upon such terms as they think fit, including but not restricted to terms as to payment of contributions, premiums or other sums, admit either in whole or in part any claim in respect of any ship entered by an Owner for which the Association is under no liability by virtue of paragraph (A) or (B) of this Rule, whether such claim has arisen before or arises after the date of cessation or the date of cancellation as the case may be, or remit wholly or partly any payment of contribution, premiums or other sums due to the Association.
Rule 32

**Sums due to the Association for the purpose of application of the Rules on cancellation**

A  For the purpose of determining whether any (and, if so, what) sum is due for the purposes of Rule 31 (A) or otherwise under these Rules no account shall be taken of any amount due or alleged to be due by the Association to the Owner on any ground whatever, and no set-off of any kind (including set-off which might otherwise have arisen by reason of the bankruptcy or winding up of the Owner) shall be allowed against such sum (whether or not any set-off against contributions has been allowed at any time in the past), except to the extent (if any) to which any sum demanded by the Managers as due, and required to be paid in a notice served under the said sub-paragraph, may (in the Managers' discretion) in itself have already allowed for a set-off or credit in favour of the Owner.

B  Without prejudice to the generality of Rule 39 no act, omission, course of dealing, forbearance, delay or indulgence of any kind by or on behalf of the Association nor the granting of time, nor the acceptance by the Association (whether express or implied) of liability for, or the recognition of, any claim, and whether occurring before or after any date of cessation or date of cancellation as hereinbefore referred to shall derogate from the effect of Rules 28 to 33 inclusive or be treated as any waiver of any of the Association's rights thereunder.
Rule 33

Release calls upon cancellation

A Upon the cancellation of an Owner’s insurance in accordance with paragraph (A) of Rule 31, not withstanding that, if there has been a cesser of insurance prior to such cancellation, the Managers at the time of such prior cesser may not have exercised or may have agreed not to exercise the powers described in paragraphs (A) and (B) of Rule 30, the Managers may assess as at the date of the cancellation of insurance the amount which seems to the Managers in their discretion to represent the likely liability of the Owner for Supplementary Premiums and for Mutual Premiums falling due after such date in respect of such ship.

B If the Managers shall exercise their powers under paragraph (A) of this Rule 33, then:
   i The amount of any such assessment made under paragraph (A) hereof shall be payable by the Owner without deduction on demand, and
   ii The Owner shall be under no liability for any Supplementary Premiums which the Directors may decide to levy after the date of such assessment made under paragraph (A) hereof, or for any Mutual Premiums becoming due after such date, and the Owner shall have no right to share in any return of contributions or other receipts or any Mutual Premium Discount, which the Directors may thereafter decide to declare or make in accordance with Rule 20 or 25 (E) respectively.
Rule 34

Regulations and recommendations by Directors

A The Directors shall have power from time to time to make regulations prescribing the conditions or forms of contracts of carriage either generally or for use in any particular trade or at any particular port or place. Upon the passing of any such regulation it shall be deemed to be incorporated in these Rules so as to take effect as from the beginning of the policy year next following the time and date of the making of such regulation, and as from such taking effect every Owner shall conform thereto in so far as the same may apply to the ships entered by him or on his behalf in the Association or to the trades in which they may be engaged. If any Owner shall commit a breach of any regulation, the Directors may reject or reduce any claim made by the Owner to the extent to which it would not have arisen if he had complied with the regulation and may further impose such terms upon him as they may think fit as a condition of the continuance of the entry of the Owner’s ship or ships in the Association.

B The Directors may also from time to time recommend the use of any particular form of contract of carriage in any particular trade. Owners whose ships are engaged in such trades shall endeavour to use the appropriate form of contract of carriage when the circumstances of the fixture or engagement of such ships permit.

C Notice giving particulars of every regulation made (and the policy year at the beginning of which it takes effect) and every recommendation made pursuant to this Rule shall forthwith be sent to every Owner, and a copy thereof shall be included in or with every copy of the Rules issued by the Association after such regulation or recommendation comes into force.
Rule 35

Managers’ remuneration

The Managers shall be remunerated by the Association on such basis as may be approved by the Directors.
Rule 36

Claims

A Without prejudice to any other provision of these Rules and without waiving any of the Association’s rights hereunder, the Managers may at any and all times appoint and employ on behalf of the Owner upon such terms as the Managers may think fit lawyers, surveyors or other persons for the purpose of dealing with any matter liable to give rise to a claim by an Owner upon the Association, including investigating or advising upon any such matter and taking or defending legal or other proceedings in connection therewith. The Managers may also at any time discontinue such employment if they think fit.

B All lawyers, surveyors and other persons appointed by the Managers on behalf of the Owner or appointed by the Owner with the prior consent of the Managers shall at all times be and be deemed to be appointed and employed on the terms that they have been instructed by the Owner at all times (both while so acting and after having retired from the matter) to give advice and to report to the Association in connection with the matter without prior reference to the Owner and to produce to the Association without prior reference to the Owner any documents or information in their possession or power relating to such matter, all as if such person had been appointed to act and had at all times been acting on behalf of the Association.
Powers of the Managers relating to the handling and settlement of claims

A The Managers shall have the right if they so decide to control or direct the conduct of any claim or legal or other proceedings relating to any liability, loss or damage in respect whereof the Owner is or may be insured in whole or in part, and to require the Owner to settle, compromise or otherwise dispose of such claim or proceedings in such manner and upon such terms as the Managers see fit.

B If the Owner does not settle, compromise or dispose of a claim or of proceedings after being required to do so by the Managers in accordance with paragraph (A) of this section, any eventual recovery by the Owner from the Association in respect of such claim or proceedings shall be limited to the amount he would have recovered if he had acted as required by the Managers.

C The Association is under no obligation to provide bail or other security on behalf of any Owner, but where the same is provided it shall be on such terms as the Managers may consider appropriate and shall not constitute any admission of liability by the Association for the claim in respect of which the bail or other security is given. It shall be a condition of the provision of bail or other security that the Owner shall indemnify the Association for any costs or liability arising therefrom or associated therewith, save to the extent that such costs or liability would have been recoverable from the Association if the Owner had incurred them directly.
Rule 38

Meetings of the Directors

The Directors shall meet as often as they may consider necessary for the settlement of claims which shall be paid by the Association as the Directors may determine in accordance with these Rules and the Directors shall have power from time to time to authorise the Managers, without prior reference to the Directors, to effect payment of claims of such types and up to such sums as the Directors may determine. No Director shall act as such in the settlement of any claim in which he is interested.
Forbearance and reimbursement

A No act, omission, course of dealing, forbearance, delay or indulgence by the Association in enforcing any of these Rules or any of the terms or conditions of its contracts with Owners nor any granting of time by the Association shall prejudice or affect the rights and remedies of the Association under these Rules or under such contracts, and no such matter shall be treated as any evidence of waiver of the Association's rights thereunder, nor shall any waiver of a breach by an Owner of such Rules or contracts operate as a waiver of any subsequent breach thereof. The Association shall at all times and without notice be entitled to insist on the strict application of these Rules and on the strict enforcement of its contracts with Owners.

B The Owner shall reimburse to the Association on demand the amount of any payment made to any third party by the Association on behalf of or as guarantor for such Owner to the extent that such payment is in respect of any amount which in the opinion of the Managers is not recoverable from the Association.
Rule 40

Disputes

A The Owner hereby submits to the jurisdiction of the High Court of Justice of England in respect of any action brought by the Association to recover sums which the Association may consider to be due to it from the Owner. Without prejudice to the foregoing the Association shall be entitled to commence and maintain in any jurisdiction any action to recover sums which the Association may consider to be due to it from the Owner.

B Save as provided in Section 4 of Rule 22, if any other difference or dispute shall arise between an Owner or any other person and the Association out of or in connection with these Rules or any contract between the Owner and the Association or as to the rights or obligations of the Association or the Owner or any other person thereunder or in connection therewith, such difference or dispute shall in the first instance be referred to and adjudicated upon by the Directors, unless the Directors elect to waive such adjudication, whereupon the Owner or such other person concerned shall be entitled to refer the difference or dispute to arbitration in accordance with the provisions of paragraph C of this Rule. Such reference and adjudication shall be on written submissions only.

C If the Owner or such other person concerned in such difference or dispute does not accept the decision of the Directors it shall be referred to the arbitration in London of two Arbitrators (one to be appointed by the Association and the other by such Owner or such other person) and an Umpire to be appointed by the Arbitrators, and the submission to arbitration and all the proceedings therein shall be subject to the provisions of the English Arbitration Act, 1996, and any statutory modification or re-enactment thereof.

D No Owner nor such other person shall be entitled to maintain any action, suit or other legal proceedings against the Association upon any such difference or dispute

i unless and until the same has been so referred to the Directors for adjudication under paragraph (B) of this Rule and the Directors shall have given their decision thereon or the reference to such adjudication shall have been waived in accordance with the proviso to paragraph (B) of this Rule, and

ii if such decision is not accepted by such Owner or such other person or if the reference to such adjudication shall have been waived, unless and until such difference or dispute shall have been referred to arbitration as provided in paragraph (C) of this Rule and the Award in such reference shall have been published, and

iii then only for such sum (if any) as the Award may direct to be paid by the Association, and

iv the sole obligation of the Association to such Owner or such other person under these Rules and any contract between the Association and the Owner or otherwise howsoever in respect of any such dispute or difference shall be to pay such sum as may be directed by such an Award.
Rule 41

Notices

A A notice or other document required under these Rules to be served on the Association may be served by sending it by courier or through the post in a prepaid letter or by sending it by telegram, cable, radio telegraph or facsimile transmission (fax) addressed to the Association at the Association's registered office for the time being.

B A notice or other document required under these Rules to be served on an Owner may be served by sending it by courier or through the post in a prepaid letter or by sending it by telegram, cable, radio telegraph, telex or facsimile transmission (fax) addressed to such Owner:
   i at the address which shall have been expressly furnished by him to the Association as the address at which notices from the Association may be served upon him, or,
   ii if no such address shall have been furnished, at his address as appearing in the Register of Members, or,
   iii if such Owner is not and was not a Member at the address which is his last known address to the knowledge of the Managers.

In the case of Joint Owners all such notices or other documents shall be served upon the Joint Owner whose address has been furnished in accordance with sub-paragraph (i) above, or, if no such address has been furnished, upon the senior of the Joint Owners and such service shall be sufficient service on all the Joint Owners. For this purpose seniority as between Joint Owners shall be determined by the order in which the names stand as Joint Owners in the Register of Members.

C Any such notice or other document if served by courier or by post shall be deemed to have been served on the day following the day on which the letter containing the same was handed to the courier or put into the post, and in proving such service it shall be sufficient to prove that the letter containing the notice or document was properly addressed and handed to the courier or put into the post as a prepaid letter. Any such notice or other document if served by telegram, cable, radio telegraph, telex or facsimile transmission (fax) shall be deemed to have been served on the day on which it was handed in to the telegraph, cable or radio telegraph office or, in the case of telex, or facsimile transmission (fax), despatched, and in proving such service it shall be sufficient to prove that such telegram, cable or radio telegraph was duly handed in or, in the case of telex or facsimile transmission (fax) that the notice or other document was duly despatched.

D The successors of anyone who is or was at any time an Owner of an entered ship shall be bound by a notice or other document served as aforesaid if sent to the last such address of such Owner notwithstanding that the Association may have notice of the Owner's death, disability, lunacy, bankruptcy or liquidation.
Rule 42

Law of contract

Any contract of insurance howsoever made between the Association and an Owner shall be deemed to have been concluded in Bermuda unless otherwise stated in such contract, and both these Rules and any such contract shall be governed by and construed in accordance with English law.
Rule 43

Delegation

A Whenever any power, duty or discretion is conferred or imposed upon the Managers by virtue of these Rules, such power, duty or discretion may, subject to any terms, conditions or restrictions contained in these Rules, be exercised by any one or more of the Managers or by any servant or agent of the Managers to whom the same shall have been delegated or sub-delegated.

B Whenever any power, duty or discretion is stated in these Rules to be vested in the Directors, such power, duty or discretion shall be exercisable by the Directors unless the same shall have been delegated to any Committee of the Directors or to the Managers in accordance with the provisions as regards delegation contained in the Bye-Laws, in which event the power, duty or discretion may be exercised by any person to whom the same shall have been so delegated.
**Rule 44**

**Definitions**

In these Rules the words standing in the first column of the table next hereinafter contained shall bear the meanings set opposite to them respectively in the second column thereof, if not inconsistent with the subject or context:

**Act**

The United Kingdom Mutual Steam Ship Assurance Association (Bermuda) Limited Consolidation and Amendment Act 1993 and every modification thereof for the time being in force.

**Applicant Owner**

In relation to a ship which is desired or intended to be entered for insurance in the Association, means owner, owners in partnership, owners holding separate shares in severally, part owner, mortgagee, trustee, charterer, operator, manager or builder of such ship and any other person (not being an insurer seeking reinsurance), by or on whose behalf an application has been, is being or is to be made for the entry of the same in the Association for insurance whether he be or is to be a Member of the Association or not.

**Association**

The United Kingdom Mutual Steam Ship Assurance Association (Bermuda) Limited.

**Associations**

The United Kingdom Mutual Steam Ship Assurance Association (Bermuda) Limited and The United Kingdom Mutual Steam Ship Assurance Association (Europe) Limited

**Bye-Laws**

The Bye-Laws for the time being of the Association.

**Call entry**

An insurance on terms that the Owner is bound to pay calls to the Association.

**Calls**

Sum or sums payable to the Association in respect of an entered ship pursuant to Rules 19 to 23, including Mutual Premiums, Supplementary Premiums and Overspill Calls.

**Cargo**

Goods, including anything used or intended to be used to pack or secure goods, in respect of which an Owner enters into a contract of carriage, but excluding containers or other equipment owned or leased by the Owner.

**Catastrophe Reserve**

Any reserve maintained by the Association pursuant to Rule 24(B)(i).

**Closed policy year**

A policy year of the Association which has been closed in accordance with the provisions of Rule 25.
Rule 44 continued

**Convention Limit**
In respect of a ship, the limit of liability of the owner of that ship for claims (other than claims for loss of life or personal injury) at the Overspill Claim Date, calculated in accordance with Article 6 paragraph 1(b) of the International Convention on Limitation of Liability for Maritime Claims 1976 (the “Convention”) and converted from Special Drawing Rights into United States Dollars at the rate of exchange conclusively certified by the Association as being the rate prevailing on the Overspill Claim Date, provided that, (a) where a ship is entered for a proportion (the “relevant proportion”) of its tonnage only, the Convention Limit shall be the relevant proportion of the limit of liability calculated and converted as aforesaid and (b) each ship shall be deemed to be a seagoing ship to which the Convention applies, notwithstanding any provision in the Convention to the contrary.

**Directors**
The Board of Directors for the time being of the Association.

**Entered ship**
A ship which has been entered in the Association for insurance.

**Entered tonnage**
The tonnage figure recorded as entered tonnage in the Certificate of Entry of an entered ship and used for the purposes of calculation of calls whether (a) the tonnage of the ship or (b) a proportion of the tonnage of the ship or (c) a figure exceeding the tonnage of the ship.

**Fines**
Includes penalties and other impositions similar in nature to fines.

**Fixed premium**
A fixed premium payable to the Association in respect of an entered ship pursuant to Rule 9.

**Fixed premium entry**
An insurance on terms that the Owner is bound to pay a fixed premium to the Association.

**Group Excess Reinsurance Policies**
The excess of loss reinsurance policies effected by the parties to the Pooling Agreement.

**Group Reinsurance Limit**
The amount of the smallest claim (other than any claim arising in respect of oil pollution) incurred by the Association or by any other party to the Pooling Agreement which would exhaust the largest limit for any type of claim (other than a claim arising in respect of oil pollution) from time to time imposed in the Group Excess Reinsurance Policies.

**Hull policy**
A policy effected on the hull and machinery of a ship including an Excess Liability Policy.
**Rule 44 continued**

**Insurance**  
Any insurance or reinsurance.

**In writing**  
Written, printed or lithographed, or visibly expressed in all or any of those or any other modes of representing or reproducing words.

**Managers**  
The Managers for the time being of the Association.

**Member**  
A Member for the time being of the Association.

**Overspill Call**  
A call levied by the Association pursuant to Rule 22 for the purpose of providing funds to pay all or part of an Overspill Claim.

**Overspill Claim**  
That part (if any) of a claim (other than a claim in respect of oil pollution) incurred by the Association or by any other party to the Pooling Agreement under the terms of entry of a ship which exceeds or may exceed the Group Reinsurance Limit.

**Overspill Claim Date**  
In relation to any Overspill Call, the time and date on which there occurred the event giving rise to the Overspill Claim in respect of which the Overspill Call is made or, if the Policy Year in which such event occurred has been closed in accordance with the provisions of Rules 25(C)(i) and 25(C)(ii), noon GMT on 20th August of the Policy Year in respect of which the Association makes a declaration under Rule 25(C)(iii).

**Owner**  
In relation to an entered ship means owner, owners in partnership, owners holding separate shares in severally, part owner, mortgagee, trustee, charterer, operator, manager or builder of such ship and any other person (not being an insurer reinsured under Rule 13) named in the certificate of entry or endorsement slip, by or on whose behalf the same has been entered in the Association whether he be a Member or not.

**Policy year**  
A year from noon G.M.T. on any 20th February to noon G.M.T. on the next following 20th February.

**Pooling Agreement**  
The agreement dated 17th November 1992 between certain members of the group known as the International Group of Protection and Indemnity Associations and any addendum, variation, or replacement of the said agreement, or any other agreement of a similar nature or purpose.

**Premium rating**  
The agreed rating per ton entered for insurance upon which Calls are payable to the Association according to the terms of such ship’s entry for insurance in the Association.
Rule 44 continued

Rules

These Rules as originally framed or as from time to time altered, abrogated or added to and for the time being in force.

Seaman

Any person (including the Master and apprentices) employed as part of a ship's complement under the terms of a crew agreement or other contract of service or employment to serve on board an entered ship, whether or not on board that ship.

Ship

Ship (in the context of a ship entered or proposed to be entered in the Association) shall mean ship, boat, hovercraft or other description of vessel or structure (including any ship, boat, hovercraft or other vessel or structure under construction) used or intended to be used for any purpose whatsoever in navigation or otherwise on, under, over or in water or any part thereof or any proportion of the tonnage thereof or any share therein.

Standard terms of contracts of carriage

The terms of contracts of carriage referred to in Proviso (a) to Rule 2 Section 17.

Statutory obligation

Any obligation, liability or direction imposed by any legislative enactment, decree order or regulation having the force of law in any country.

Successors

In relation to all the persons hereinbefore specified in connection with “Owner” and “Applicant Owner” and in relation to any other person whatsoever by whom or on whose behalf a ship shall have been entered for insurance or reinsurance in the Association, shall include their heirs, executors, administrators, personal representatives, assigns (when permitted under these Rules), receiver, curator or other person authorised to act on behalf of one who becomes incapable by reason of mental disorder of managing his property or affairs, trustee in bankruptcy, liquidator and other successors whatsoever.

Ton

The unit of tonnage.

Tonnage

The register tonnage of a ship as certified in the Certificate of Registry of such ship or in any other official document relating to the registration of such ship.

Words importing the singular number only shall include the plural number and vice versa. Words importing the masculine gender only shall include the feminine gender. Words importing persons shall include corporations.
Addendum

Clauses referred to in Certificates of Entry or Endorsement Slips.

This Addendum contains full wordings of clauses which may be incorporated in the terms and conditions on which a ship is entered in the Association, by means of a short form reference to such clause in the Certificate of Entry or in an Endorsement Slip.

Paperless Trading Endorsement

1 There shall be no recovery from the Association in respect of any liability, cost or expense whatsoever or howsoever arising, whether directly or indirectly, out of or in consequence of:
   (a) the Owner's participation in or use of any system or contractual arrangement the predominant purpose of which is to replace paper-based documentation in shipping and/or international trade with electronic messages, including, without limitation, the Bolero system (any such system or arrangement being referred to in this endorsement as a “paperless system”), or
   (b) a document which is created or transmitted under a paperless system which document contains or evidences a contract of carriage, or
   (c) the carriage of goods pursuant to such a contract of carriage,

save to the extent that the Association in its sole discretion may determine that such liability, cost or expense would have arisen and would have been covered by the Association if the Owner had not participated in or used a paperless system and any contract of carriage had been contained in or evidenced by a paper document.

2 For the purpose of this endorsement a “document” shall mean anything in which information of any description is recorded, including, but not limited to, computer or other electronically generated information.

Clean Cargo Clause

1 It is hereby agreed that the ship will not carry persistent oil as cargo during the policy year. If persistent oil is carried as cargo at any time during any quarter then the premium rating shall be increased for that quarter only by the amount per entered ton set out in the reference to this clause in the Certificate of Entry/Endorsement.

2 The owner shall make a quarterly declaration in arrears at the end of each quarter ending 20th May, 20th August, 20th November, 20th February, as soon as practicable and in no event later than two calendar months after the end of each quarter, stating, as appropriate,
Addendum

(Clean Cargo Clause - continued)

either (i) that the ship has traded dry (in the case of an OBO) or with clean products (in the case of a tanker) during the relevant quarter and the date of commencement of such change in trade.

or (ii) that the ship has traded wet (in the case of an OBO) or with dirty products (in the case of a tanker) during the relevant quarter, and the date of commencement of such change in trade.

3 If the owner fails to notify the Managers in accordance with paragraph (2) (ii) above, the owner shall cease to be insured by the Association in respect of this ship with effect from the date of the commencement of loading persistent oil as cargo (the date of cessation). The terms of Rule 28(b) shall apply. Provided always that the Directors may in their discretion and upon such terms as they think fit reinstate the entry of the ship or admit in whole or in part any claim in respect of the ship for which the Association is not liable by virtue of the insurance having ceased in accordance with this paragraph (3).

4 For the purposes of this clause, “Persistent Oil” is all persistent hydro-carbon mineral oils other than those falling within the definition of “Non-persistent Oil” set out below.

“Non-persistent Oil” is oil which consists of hydro-carbon fractions:
(a) at least 50% of which, by volume, distils at a temperature of 340 degrees C, and
(b) at least 95% of which distils at a temperature of 370 degrees C when tested by the ASTM Method D 86/78 or any subsequent revision thereof.

Dry Cargo Clause

1 Warranted carrying dry bulk cargoes only or held covered on terms to be agreed subject to prior notice being given to the Association. If persistent oil is carried as cargo during any quarter then the premium rating shall be increased for that quarter only by the amount per entered ton set out in the reference to this clause in the Certificate of Entry/Endorsement. If non-persistent oil is carried as cargo during any quarter then the premium rating shall be increased for that quarter only by the amount per entered ton set out in the reference to this clause in the Certificate of Entry/Endorsement.

2 The owner shall make a quarterly declaration in arrears at the end of each quarter ending 20th May, 20th August, 20th November, 20th February, as soon as practicable and in no event later than two calendar months after the end of each quarter, stating, as appropriate,

either (i) that the ship has traded dry (in the case of an OBO) or with clean products (in the case of a tanker) during the relevant quarter and the date of commencement of such change in trade.
Addendum

or (ii) that the ship has traded wet (in the case of an OBO) or with dirty products (in the case of a tanker) during the relevant quarter, and the date of commencement of such change in trade.

3 If the owner fails to notify the Managers in accordance with paragraph (2) (ii) above, the owner shall cease to be insured by the Association in respect of this ship with effect from the date of the commencement of loading persistent oil as cargo (the date of cessation). The terms of Rule 28(b) shall apply. Provided always that the Directors may in their discretion and upon such terms as they think fit reinstate the entry of the ship or admit in whole or in part any claim in respect of the ship for which the Association is not liable by virtue of the insurance having ceased in accordance with this paragraph (3).

4 For the purposes of this clause, “Persistent Oil” is all persistent hydro-carbon mineral oils other than those falling within the definition of “Non-persistent Oil” set out below.

“Non-persistent Oil” is oil which consists of hydro-carbon fractions:
(a) at least 50% of which, by volume, distils at a temperature of 340 degrees C, and
(b) at least 95% of which distils at a temperature of 370 degrees C when tested by the ASTM Method D 86/78 or any subsequent revision thereof.

U.S. Oil Pollution Clause 20/2/2008

It is hereby agreed that for the 2008 policy year this entry includes cover in accordance with the Association’s Rules for oil pollution claims arising out of any incident to which the United States Oil Pollution Act 1990 is applicable, on the terms and conditions set out below and subject to the limits of liability provided in Rule 5(B).

For the purposes of this Clause, “U.S. Voyage” is any cargo voyage involving loading or discharging persistent oil as cargo at any port or place in the United States of America or within the Exclusive Economic Zone of the U.S.A. as defined in the United States Oil Pollution Act, 1990;

“Persistent oil” is all persistent hydro-carbon mineral oils other than those falling within the definition of “non-persistent oil” set out below.

“Non-persistent oil” is oil which consists of hydro-carbon fractions:
(a) at least 50% of which, by volume, distils at a temperature of 340 degrees C, and
(b) at least 95% of which distils at a temperature of 370 degrees C when tested by the ASTM D 86/78 or any subsequent revision thereof.

“SBT rate” is the rate applicable to tankers equipped with segregated ballast tanks in accordance with requirements of Regulation 13 of Annex 1 to MARPOL 73/78.
Addendum

(U.S. Oil Pollution Clause 20/2/2008 - continued)

1 The Owner shall make a declaration quarterly in arrears at the end of each quarter ending 20th May, 20th August, 20th November, 20th February, as soon as practicable and in no event later than two calendar months after the end of each quarter, stating, as appropriate, either (a) that the ship has not performed a cargo voyage involving loading or discharging cargo at any port or place in the United States of America or within the Exclusive Economic Zone of the United States of America during the relevant quarter, or (b) that the ship has performed one or more such voyages during the relevant period and, in that event, the number of such voyages, the nature of the cargo(es), the port(s) or place(s) of loading, discharging or transfer and the date(s) of such loading, discharging or transfer.

2 The Owner shall be liable to pay and shall pay a fixed additional premium calculated as follows:

A) For tankers of more than 1,000 gross tons:
   either US$0.103 (SBT rate US$0.086) per entered ton, each U.S. voyage, or US$0.051 (SBT rate US$0.043) per entered ton, each U.S. voyage in respect of cargoes exclusively loaded or discharged at LOOP or cargoes exclusively transferred to or from another ship at a place (other than a port) approved by the United States Coast Guard within the Exclusive Economic Zone of the United States of America.

Provided always that:
the maximum number of voyages in any one policy year in respect of which an additional premium is payable shall be twenty voyages, irrespective of the number of U.S. voyages actually performed.

B) For tankers of 1,000 gross tons or less:
   either a fixed rate of US$104 (SBT rate US$90) each U.S. voyage, provided always that the maximum number of voyages in any one policy year in respect of which an additional premium is payable shall be twenty voyages, irrespective of the number of US voyages actually performed, or a fixed rate of US$2,053 (SBT rate US$1,812) per annum.

C) For tankers which are constructed or adapted primarily to carry cargoes of noxious liquid substances in bulk and which are capable of carrying at least ten grades of cargo simultaneously, and where the quantity of persistent oil carried as cargo on each U.S. voyage is 5,000 metric tons or less:

   A fixed rate of US$307 (SBT rate US$271) each U.S. voyage, provided always that the maximum number of voyages in any one policy year in respect of which an additional premium is payable shall be twenty voyages, irrespective of the number of US voyages actually performed.
D) For tankers which are constructed or adapted primarily to carry cargoes of noxious liquid substances in bulk and which are capable of carrying at least ten grades of cargo simultaneously, and where the quantity of persistent oil carried as cargo on each U.S. voyage is between 5,001 and 10,000 metric tons:

A fixed rate of US$773 (SBT rate US$677) each U.S. voyage, provided always that the maximum number of voyages in any one policy year in respect of which an additional premium is payable shall be twenty voyages, irrespective of the number of US voyages actually performed.

E) For tankers which are constructed or adapted primarily to carry cargoes of noxious liquid substances in bulk and which are capable of carrying at least ten grades of cargo simultaneously, and where the quantity of persistent oil carried as cargo on each U.S. voyage is more than 10,000 metric tons:

US$0.103 (SBT rate US$0.086) per entered ton, each U.S. voyage, provided always that the maximum number of voyages in any one policy year in respect of which an additional premium is payable shall be twenty voyages, irrespective of the number of US voyages actually performed.

3 The Owner shall pay such additional premium on or before the date specified in the debit note issued by the Managers in accordance with the declarations made under paragraph (1) above.

4 In the event that the Owner fails for any reason to make a declaration (whether or not any U.S. voyage has been performed) within two calendar months of the quarter dates specified in paragraph (1) above, the terms of entry in respect of all tankers entered in the Association by him or on his behalf shall be deemed to have been amended with effect from the expiry of the said period of two months to incorporate the following exclusion:

“Excluding any and all claims in respect of oil pollution arising out of any incident to which the United States Oil Pollution Act 1990 is applicable” and the Owner shall remain liable to pay any additional premium in respect of any U.S. voyage performed prior to the incorporation of the above exclusion in the terms of entry.

5 In the event that any declaration made by the Owner or on his behalf pursuant to paragraph (1) above is in any material respect inaccurate, the insurance of the Owner in respect of any and all ships entered in the Association by him or on his behalf shall cease with effect from the date of the inaccurate declaration, and Rule 28(B) shall apply.
Addendum

(U.S. Oil Pollution Clause 20/2/2008 - continued)

Provided always that:
the Directors may in their discretion and upon such terms as they think fit,
either (a) reinstate the entry of any or all of the ships for which the insurance
has ceased pursuant to this paragraph (5),
or (b) admit in whole or in part any claim in respect of any ship entered by
the Owner for which the Association is under no liability by reason of the
cessation of the insurance in accordance with this paragraph (5).

6 In the event that the Owner fails to pay either in whole or in part any
additional premium in accordance with paragraph (3) above, the
provisions of Rule 31 shall apply.

7 The additional fixed premium payable in accordance with paragraph (3)
above shall be deemed to be a fixed premium within the terms of Rule
9(A) and, save as otherwise provided in this clause, the Rules of the
Association shall apply in all respects accordingly.

Charterers’ Co-Assureds Clause
This entry is to cover the time and/or voyage and/or slot charterer(s) named
in this Certificate of Entry/Endorsement as Member(s) in respect of claims
recoverable under the Rules and terms of entry set out herein.

This entry is subject to the terms of Rule 5(B) and the aggregate amount
recoverable from the Association by all such charterer(s) named as joint
owner(s) in respect of all claims arising out of any event, or (for cargo claims)
any one cargo voyage, is limited to a maximum of US$350 million,

PROVIDED ALWAYS that:
1 for any and all claims in respect of oil pollution, the aggregate amount
recoverable by all the joint owners named above shall in no event exceed
US$1,000 million any one event, and shall be subject to provisos (a) and
(b) of Rule 5(B)(ii).

2 for any and all claims
   (i) in respect of liability to Passengers, the aggregate amount recoverable
       by all the joint owners named above shall in no event exceed
       US$2,000 million any one event and
   (ii) in respect of liability to Passengers and Seamen, the aggregate
       amount recoverable by all the joint owners named above shall in no
       event exceed US$3,000 million any one event.
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**War Risks P&I Clause**
In accordance with the proviso to Rule 5(E) of the Association's Rules, special cover is provided to the Owner against risks which are excluded from cover solely by virtue of the provisions of Rule 5(E). Unless otherwise agreed in writing, such cover shall be subject to all other terms and conditions of the entered ship and shall be provided upon and subject to the terms of the Director's Resolution dated 31 January 2008 issued in the Club Circular “War Risks P&I Excess Cover Special Cover under Proviso to Rule 5E”.
Bye-laws

The United Kingdom
Mutual Steam Ship
Assurance Association
(Bermuda) Limited

As amended at
Special General Meetings
Held on:-
17 April 1969
11 January 1971
15 January 1976
21 July 1977
24 March 1999
9 January 2007
14 January 2008
And at the Annual
General Meetings on:-
15 October 1979
13 October 1980
11 October 1982
17 October 1983
13 October 1986
16 October 1989
11 October 1993
17 October 1994
21 October 1996
11 October 2001
21 October 2002
20 October 2003
25 October 2004
17 October 2005
23 October 2006
22 October 2007

Managers
Thomas Miller (Bermuda) Ltd.
PO Box HM665
Hamilton HMCX
Bermuda

Telephone +1 441 292 4724
Cables Mutuality Bermuda
Facsimile +1 441 292 3694
Bye-laws

Interpretation

1 In these Bye-Laws the following expressions shall where the context so admits have the following respective meanings:—

“*The Acts*” means every Bermuda statute from time to time in force concerning companies insofar as the same applies to the Company, and includes The United Kingdom Mutual Steam Ship Assurance Association (Bermuda) Limited Consolidation and Amendment Act 1993.

“*The Company*” means The United Kingdom Mutual Steam Ship Assurance Association (Bermuda) Limited.

“*The Companies*” means The United Kingdom Mutual Steam Ship Assurance Association (Bermuda) Limited and The United Kingdom Mutual Steam Ship Assurance Association (Europe) Limited.

“*Register of Members*” means the Register of Members for the time being maintained by the Company.

“*The Rules*” means the Rules from time to time in force governing the conduct of the whole or any part of the business of the Company.

“*Board*” means the Board of Directors of the Company.

“*The Directors*” means the members of the Board for the time being.

“*Chairman*” means the Chairman of the Board.

“*President*” “*Vice-President*” “*Secretary*” and “*Treasurer*” mean, respectively, only the officers of the Company having such titles.

“*The Managers*” means the Managers for the time being of the Company.

“*Ship*” (in the context of a ship entered or proposed to be entered in the Company) means ship, boat or hovercraft or any other description of vessel or structure (including any ship, boat, hovercraft or other vessel or structure under construction) used or intended to be used for any purpose whatsoever in navigation or otherwise on, under, over or in water or any part thereof or any proportion of the tonnage thereof or any share therein.

“*Tonnage*” means the gross tonnage of a ship as certified in the Certificate of Registry of such ship or in any other official document relating to the registration of such ship.

“*Entered Tonnage*” means the tonnage figure recorded as entered tonnage in the certificate of entry of an entered ship.

“*Ton*” means the unit of tonnage.
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"Insurance" means any insurance or reinsurance.

"Owner" in relation to an entered ship means owners, owners in partnership, owners holding separate shares in severalty, part owner, mortgagee, trustee, charterer, operator or builder of such ship and any other person (not being an insurer reinsured under Rule 13) named in the certificate of entry or endorsement slip, by or on whose behalf the same has been entered in the Association whether he be a member of the Association or not.

"Reserves" means the Reserve Fund established and maintained in accordance with the provisions of the Acts and such other reserves as the Directors may from time to time decide to establish and maintain.

"The Seal" means the Common Seal of the Company.

"Year" means calendar year unless otherwise specifically stated.

"Month" means calendar month.

"Notice" means written notice unless otherwise specifically stated.

"May" shall be construed as permissive.

"Shall" shall be construed as imperative.

Words importing only the singular number shall also include the plural number and vice versa.

Words importing only the masculine gender shall also include the feminine and neuter genders.

Words importing persons shall also include companies or associations or bodies of persons whether corporate or unincorporated.

"Electronic communication" means the same as in the Electronic Transactions Act 1999 (and includes for the avoidance of doubt e-mail.)

"In writing" and "written" means visibly expressed in any mode of permanently representing or reproducing words, including telegram, facsimile transmission (fax) and other electronic communication.

"These Islands" means the Islands of Bermuda.

Words and expressions shall (a) bear the same meaning as in The United Kingdom Mutual Steam Ship Assurance Association (Bermuda) Limited Consolidation and Amendment Act 1993 or any statutory modification thereof in force for the time being and (b) to the extent consistent with that Act and any modification thereof in force for the time being bear the same meaning as in the Rules.
**Bye-laws**

**Membership**

2 The Company shall consist of an unlimited number of members.

3 A Every Owner who has a ship entered for insurance in either of the Companies, whether in the name of the Owner or by way of reinsurance, and every insurer reinsured by either of the Companies, shall, provided the name of such Owner (or as the case may be such insurer) is entered in the Register of Members and subject to the proviso to paragraph (B) of this Bye-Law, be a member of the Company.

B Subject to the proviso to this paragraph, any owner who desires to enter a ship for insurance in either of the Companies, and any Owner whose ship is the subject or part of the subject of an application by an insurer for reinsurance by either of the Companies and any insurer who applies for reinsurance by either of the Companies shall, if he is not already a member of the Company, be deemed in applying for such entry or reinsurance to have agreed that if such entry or reinsurance is accepted he will thereupon become and be a member of the Company in accordance with these Bye-Laws;

PROVIDED ALWAYS that subject to the Rules
a The Managers shall have the right to require that acceptance of an application from an Owner shall be upon terms that such Owner shall not be or become a member of the Company, and

b Unless otherwise agreed in writing by the Managers no insurer who applies for reinsurance by either of the Companies and no Owner whose ship is the subject or part of the subject of such application for reinsurance shall be or become a member of the Company, but in any event the insurance of every Owner and the reinsurance of every insurer shall be subject to the Acts, to these Bye-Laws and to the Rules whether or not such Owner or insurer be a member of the Company.

C Every Director of the Company whilst holding that office shall be a member of the Company and his name shall be entered in the Register of Members.

D Membership shall not be transferable or transmissible.

E The Register of Members shall be open to inspection by any officer of a member in person on payment of any expenses incurred. A member is not entitled to make copies of any entry in the Register.
Cesser of membership

4 A member shall ipso facto cease to be a member:-
   i If being a member in his capacity as a Director and not otherwise, he shall cease to be a Director;
   ii If, being an individual, he shall die or a receiving order shall be made against him or he shall make any arrangement or composition with his creditors generally;
   iii If, being an individual, he become incapable by reason of mental disorder of managing and administering his property and affairs;
   iv If, being a corporation, it be wound up or dissolved;
   v If, not being a member in his capacity as a Director, he shall cease to have any ship entered for insurance in either of the Companies, whether the entry be in his name or by way of reinsurance.
   vi If, being an insurer reinsured by the Company, he shall cease to be reinsured by either of the Companies.

B A member who ceases to be a member and his estate, personal representatives, trustees in bankruptcy, receiver or other person authorised to act on behalf of a member who becomes incapable by reason of mental disorder of managing his property and affairs or liquidator as the case may require shall, notwithstanding such cesser, be and remain liable to pay to the Company all moneys which under these Bye-Laws or the Rules such member would, had he not ceased to be a member, have been liable to pay to the Company in respect of the period down to and including the 20th February next after the date of such cesser.

Meeting of members

5 A general meeting of the members of the Company shall be held at least once in every year either in these Islands or elsewhere at a time and place to be fixed from time to time by the Board.

6 Notice of each annual general meeting of the Company shall be given by an officer of the Company in writing to each member entitled to receive notice and to attend and vote at general meetings. All such notices shall be sent not less than five business days before the meeting convenes, stating the date, time, place and objects and that the election of Directors will take place thereat.

   PROVIDED ALWAYS that only members:-
   a who are members by reason of their position as Directors of the Company; or
   b who are entered in the Register of Members at least sixty days prior to the date of any general meeting of the Company shall be entitled to receive notice of and attend and vote (either in person or by proxy) at such meeting and all references in these Bye-Laws to the rights and obligations of members in respect of general meetings shall be construed accordingly.
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7 The Board or any two members thereof or the President may convene a special general meeting of the members upon at least five business days’ notice in writing to each member. Such notice shall state the date, time, place and objects of such meeting, which may be held either in these Islands or elsewhere.

8 The chairman of a general meeting of the members or of a meeting of the Board or of a meeting of a committee of the Directors may, provided that a quorum is present, with the consent of a majority of those present and if so directed by the meeting, adjourn the same from time to time and from place to place, but no business shall be transacted at any adjourned meeting other than business left unfinished at the meeting from which the adjournment took place.

Votings at meetings of members

9 Five members of the Company present in person or by proxy shall constitute a quorum at any general meeting of the members.

10 A Where an appointment is made in writing (but not by electronic communication) the instrument appointing the proxy shall be signed under the hand of the appointor or his attorney or, if such appointor is a corporation, the proxy shall be executed on behalf of the corporation by one of its officers.

B Where an appointment is made by electronic communication it shall be subject to such procedure for verifying appointments made in this manner as the Board shall from time to time specify; provided however, that if the Board has not specified any such procedure for verifying appointments made in this manner, no appointment may be made by electronic communication.

C The instrument appointing a proxy shall, subject always to Bye-Law 52 hereof, be in the form in the schedule annexed hereto. A person appointed a proxy need not be a member.

11 A Where an appointment is made by an instrument in writing (but not by an electronic communication) the instrument appointing a proxy shall be left with the Secretary not less than twelve hours before the holding of the meeting or adjourned meeting, as the case may be, at which the person named in such instrument proposes to vote.

B Where an appointment is contained in an electronic communication and an address has been specified for the purpose of receiving electronic communications
   i in the notice convening the meeting, or
   ii in any instrument of proxy sent out by the Association in relation to the meeting, or
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iii in any invitation contained in an electronic communication to appoint a proxy issued by the Association in relation to the meeting, the electronic communication shall be received at such address not less than twelve hours before the commencement of the meeting or adjourned meeting at which the person named in such appointment proposes to vote. In relation to electronic communications ‘address’ includes any number or address used for the purpose of such communications.

12 A All questions proposed for consideration by the members at any general meeting of the Company shall be determined by a majority of votes of those present or represented by proxy. All such questions shall be decided by a show of hands, unless a poll is demanded by the chairman of the meeting or by at least five of the members present or represented by proxy. At any general meeting, unless the matter is determined by a poll, a declaration by the chairman of that meeting that a resolution has been carried and an entry made to that effect in the minutes of the meeting shall be sufficient evidence of the fact. In the case of an equality of votes, the chairman shall have a second or casting vote.

B Any ballot for the election of Directors pursuant to Bye-Law 14(C)(iii) shall be conducted in such manner and at such time as the Directors may from time to time decide and may be by means of a postal ballot or otherwise provided that on such ballot a member shall not vote for more candidates than there are vacancies and in respect of each candidate for whom he votes he shall be entitled to the same number of votes which he would have had on a poll. The result of such ballot shall be announced and be deemed to be an integral part of a general meeting of the Company.

C i Every member shall, on a show of hands, have one vote.
ii On a poll members shall have the vote or votes specified in sub paragraphs (a) to (c) below, and shall be entitled to cast votes under more than one of those sub-paragraphs if qualified to do so:
   a A Director who is a member by virtue of Bye-Law 3(C), in his capacity as member – one vote.
   b A member in whose name a ship or ships is or are entered for insurance in the Company on terms that such member is liable to pay a fixed premium to the Company in respect of such ship or ships – one vote.
   c A member in whose name a ship or ships is or are entered for insurance in the Company on terms that such member is liable to pay calls (as defined in the Rules) to the Company
      i For each ship whose entered tonnage is 1500 tons or more – one vote;
      ii For other such ships each of whose entered tonnage is less than 1500 tons–one vote only, irrespective of the number of those other ships.
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PROVIDED ALWAYS that:
An insurer reinsured by the Company shall not in any event be entitled to a vote under any of the sub-sections of this paragraph.

D Where a number of persons are members of the Company by virtue of their having jointly entered the same ship for insurance in the Company, then only one member shall be entitled to receive notice of and to attend and vote (by reason of the ownership of that ship) either in person or by proxy at any general meeting of the Company and, in the absence of agreement between those members, the member first named in the relevant certificate of entry shall be the one entitled to notice and to attend and vote either in person or by proxy.

Directors

13 The number of Directors shall be not less than ten nor more than thirty-five as the members may from time to time determine.

14 A Any person who has not attained the age of seventy shall be eligible to be appointed, elected or re-elected a Director if he is either (a) ordinarily resident in these Islands or (b) the owner or agent or a director of, or employed in an executive capacity by, a corporation which is the owner or agent of a ship or ships entered for insurance in the Company to the extent of not less than 10,000 entered tons.

B No Manager and no employee of any Manager shall be eligible to be appointed or elected as a Director.

C i At each annual general meeting those Directors who have been in office for three years since their last election or re-election shall retire from office. For the purpose of this Bye-Law, “year” means a period from one annual general meeting of the Company to the next annual general meeting.

ii A Director retiring in accordance with Bye-Law 14(C)(i) and qualified to hold office under Bye-Law 14(A) shall be eligible for re-election.

iii The Company at the meeting at which a Director retires in manner aforesaid may fill the vacated office by electing a qualified person thereto, and in default the retiring Director shall if offering himself for re-election be deemed to have been re-elected, unless at such meeting it is expressly resolved not to fill such vacated office or unless a resolution for the re-election of such Director shall have been put to the meeting and lost. If there shall be more candidates than vacancies for any office(s) of Director, then the persons to be elected shall be selected by ballot conducted in accordance with the provisions of Bye-Law 12(B).

iv No person other than a Director retiring at the meeting shall be eligible for election to the office of Director at any general meeting unless not later than 30th June in the year in which such general
meeting is held there shall have been delivered to the registered office of the Company:

a notice in writing signed by at least five members none of whom has any commercial, proprietary or business interests in any ship entered for insurance in the Company by or on behalf of any of the other members whose names appear in the said notice, and each of whom is duly qualified to attend and vote at such meeting, of their intention to propose such person for election; and

b notice in writing signed by that person of his willingness to be elected.

v The Directors shall have power from time to time and at any time to appoint any qualified person to fill a casual vacancy in the Board of Directors, and the continuing Directors may act, notwithstanding any vacancy in their number provided that in the event that the number of continuing Directors has been reduced below the number of ten the continuing Directors must immediately appoint a sufficient number of persons to restore the number of continuing Directors to a minimum of ten. Any Director so appointed shall hold office only until the next following annual general meeting, and, provided always that he is qualified to hold office under Bye-Law 14(A), shall then be eligible for re-election.

15 A The business of the Company shall be managed by the Directors who may pay all expenses incurred in promoting and incorporating the Company, and who, in addition to the powers and authorities by these Bye-Laws or the Rules or otherwise expressly conferred upon them, may exercise all such powers and do all such acts and things as may be exercised or done by the Company and as are not hereby or by statute expressly directed to be exercised or done by the Company in general meeting, subject nevertheless to the provisions of any statute and of these Bye-Laws and the Rules. Subject to the provisions of these Bye-Laws the business of the Company shall be conducted in accordance with Rules from time to time adopted by the Company in general meeting which may at any time be altered, abrogated or added to by the Company in general meeting.

B Without prejudice to the generality of the foregoing the Directors may exercise all the powers of the Company to borrow money and to mortgage or charge its undertaking and property or any part thereof or to issue debentures or other securities.

16 The Directors shall exercise a general supervision over the affairs of the Company and without limitation of the foregoing they shall be responsible for the correct keeping of the books and for the safekeeping of all moneys and securities of the Company and shall submit their books, accounts and vouchers to the auditor whenever required so to do and shall furnish such information and explanations to the auditor as may be necessary for the performance of his duties.
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17 The Directors may delegate any of their powers to committees consisting of two or more of the Directors, or to an Audit Committee consisting of such Directors or other persons (not being Directors) as the Directors may think appropriate, but every such committee, including any Audit Committee, shall conform to such directions as the Directors shall impose on it.

18 The Directors may from time to time delegate to the Managers such of the powers, duties or discretions hereby or by the Rules vested in the Directors as they may think fit and such powers, duties or discretions may be made exercisable for such period and upon such terms and conditions and subject to such restrictions as the Directors may determine and the Directors may at any time revoke such delegation: Provided that nothing hereinbefore in this Bye-Law contained shall entitle the Directors to delegate to the Managers any of the powers, duties or discretions of the Directors:–

A Which are required by law to be exercised by the Directors personally, or

B Which relate to general meetings of the proceedings thereat, or

C Which are conferred by Bye-Laws 15(B) or 20, or

D Which relate to meetings of the Directors or committees of the Directors or the proceedings thereat, or

E Which relate to the appointment of Managers or the Secretary, or

F Which relate to the Seal, Reserves, accounts or notices of general meetings;

And so that:-

i The Directors may at any time and from time to time by notice in writing to the Managers revoke or vary any such delegation, term, condition or restriction as aforesaid, and

ii Nothing hereinbefore in this Bye-Law contained and no such delegation as aforesaid shall constitute the Managers directors of the Company.

19 A Director shall not as a Director vote, nor shall he be counted in the quorum present upon a motion, in respect of any contract, matter or arrangement which he shall make with the Company or in which he is so interested as aforesaid and, if he do so vote his vote shall not be counted.

20 The remuneration of the Directors shall be such sum (if any) as shall from time to time be voted to them by the Company in general meeting, and any such sum (unless otherwise determined by the resolution by which it is voted) shall be divided amongst the Directors as they shall resolve or, failing such resolution, equally. The Directors’ remuneration shall be deemed to accrue de die in diem.

21 The Directors shall also be entitled to be paid all travelling, hotel and other expenses properly incurred by them in attending and returning from meetings
Bye-laws

of the Directors or of committees of the Directors or of general meetings
of the Company or otherwise in connection with the business of the Company.

22 The quorum necessary for the transaction of the business of the Board shall
be two. Any Director or member of a committee of Directors may participate
in a meeting of the Directors or of such committee by means of a conference
telephone or any communication equipment which allows all persons
participating in the meeting to communicate with and hear each other. A
person so participating shall be deemed to be present at the meeting and
shall be entitled to vote and be counted in the quorum accordingly. Such
a meeting shall, unless otherwise agreed by the participants, be deemed to
take place where the largest group of those participating is assembled or,
if there is no such group, at the place where the chairman of the meeting
is participating.

23 Questions arising at any meeting of the Directors shall be decided by a
majority of those present and entitled to vote. In the case of an equality of
votes the chairman shall have a second or casting vote.

24 The Secretary on the requisition of any Director shall and a Director may,
at any time summon a meeting of the Directors. Notice of meetings of the
Directors may be by telephone or otherwise.

25 A resolution in writing signed by all the Directors shall be as valid and
effectual as if it had been passed by a meeting of the Board duly called
and constituted.

26 A The office of Director shall immediately be vacated if the Director:-
   i Ceases to be eligible for appointment, election or re-election as
      provided in Bye-Law 14 or
   ii Resigns his office by notice in writing to the Company.

   B Subject to any provisions to the contrary contained in the Acts the
      members may at any special or annual general meeting convened
      and held in accordance with the Bye-Laws remove a Director. The notice
      of any such meeting shall contain a statement of the intention so to do
      and at any such meeting such Director shall be entitled to be heard on
      the matter of his removal. Nothing in this Bye-Law shall have the effect
      of depriving any person of any compensation or damages which may
      be payable to him in respect to the termination of his appointment as a
      Director of the Company or of any other appointment with the Company. A
      vacancy upon the Board created by the removal of a Director under
      the provisions of this Bye-Law may be filled by election of the members
      at the meeting at which such Director is removed and, in the absence
      of such election, there shall be deemed to be a vacancy which may be
      filled in accordance with the provisions of Bye-Law 14(C)(v).
Bye-laws

Minutes

27 The Directors shall cause minutes to be duly entered in books provided for the purpose:-

A Of all elections and appointments of officers;

B Of the names of the Directors present at each meeting of the Directors and of any committee of the Directors;

C Of all orders made by the Directors and committees of the Directors; and

D Of all resolutions and proceedings of each general meeting of the members and of each meeting of the Directors or any committee of the Directors.

Officers other than Directors

28 The officers of the Company may consist of a President, one or more Vice-Presidents, a Secretary and such other officers, including a Chairman of the Board, as the Directors may from time to time determine.

29 The Directors shall as soon as conveniently may be after each annual election of Directors, choose or elect one of their number to be the President and one or more of their number to be Vice-Presidents and, if the Board desires to have a Chairman of the Board, the Directors shall choose or elect such officer from their number. Other officers may be appointed as the Directors may from time to time determine.

30 The Secretary shall be appointed by the Directors and shall hold office during the pleasure of the Directors. The Secretary need not be a Director.

31 A Treasurer may be appointed by the Directors and shall hold office during the pleasure of the Directors. The Treasurer need not be a Director.

32 Other officers, such as Assistant Secretaries and Assistant Treasurers, may be appointed by the Directors and shall hold office during the pleasure of the Directors.

33 The same person may hold the offices of Chairman of the Board, President, Secretary and Treasurer. Any of the Vice-Presidents may also hold the offices of Secretary or Treasurer.

34 The Chairman of the Board, if any, shall act as chairman at all meetings of the members and at all meetings of the Board at which he is present. In his absence, the President, if present, shall act as chairman and, in the absence of both of them, one of the Vice-Presidents shall act as chairman. If none of them is present, a chairman shall be appointed or elected by those present at the meeting.
35 The Secretary or an Assistant Secretary if there be one shall attend all meetings of the members, of the Board and of committees of the Directors, keep correct minutes of such meetings and enter the same in proper books provided for the purpose. They shall perform such other duties as are prescribed by the Acts or Bye-Laws, or as shall be prescribed by the Directors from time to time.

**Managers**

36 Thomas Miller (Bermuda) Ltd shall be the Managers of the Company.

37 The Managers shall be entitled to attend all meetings of the Directors and of committees of the Directors and all annual or special general meetings of the Company.

38 In addition and without prejudice to any powers, duties and discretions for the time being delegated to the Managers pursuant to these Bye-Laws, the Managers may exercise and discharge all such powers, duties and discretions as may be conferred or imposed upon the Managers by the Rules.

39 Whenever any power, duty or discretion is delegated to the Managers pursuant to these Bye-Laws or is conferred or imposed upon the Managers by the Rules, such power, duty or discretion may, subject to any terms, conditions or restrictions imposed upon the Managers in relation thereto either pursuant to these Bye-Laws or (as the case may be) by the Rules, be exercised by any one or more of the Managers or by any servant or agent of the Managers to whom the same shall have been delegated or sub delegated.

**Accounts**

40 Any moneys for the time being in the hands of the Company and not immediately required to meet any claims, expenses and outgoings to which under these Bye-Laws or the Rules the same are applicable and the Reserves may be invested in such investments as the Directors think fit.

41 The Directors shall cause true accounts to be kept of all transactions of the Company in such manner as to show the assets and liabilities of the Company for the time being and the books of account shall at all times be kept at the registered office of the Company or at such other place as the Directors may from time to time determine and shall always be open to the inspection of the Directors.

42 The Board of Directors shall cause the accounts of the Company to be audited once at least in every fiscal year by the auditor appointed in conformity with Bye-Law 43 and such audited accounts shall be laid before the members at the annual general meeting in each year and shall be open to inspection by any member.
Bye-laws

Audit

43 At the annual general meeting or at a subsequent special general meeting, an independent representative of the members shall be appointed as auditor of the accounts of the Company and such auditor shall hold office until the members shall appoint another auditor. Such auditor shall not be a Director or officer of the Company during his continuance in office.

44 The remuneration of the auditor shall be fixed by the members at the time of their appointment or subsequently and they may delegate this duty to the Directors.

45 If the office of auditor becomes vacant or the auditor is incapable of performing his duties, the Directors shall as early as practicable convene a special general meeting of the members to appoint an auditor to fill the vacancy or an acting auditor to act during the incapacity of the auditor.

46 A The auditor shall examine such books, accounts and vouchers as may be necessary for the performance of his duties.

B The auditor shall make a report to the members of the accounts examined by him at the annual general meeting in each year.

C The auditor shall be furnished with a list of all books kept by the Company and shall at all times have the right of access to the books, accounts and vouchers of the Company and shall be entitled to require from the Directors such information and explanation as may be necessary for the performance of his duties.

D The auditor shall be entitled to attend any general meeting of the Company at which any accounts which have been examined or reported on by him are to be laid before the Company and to make any statements or explanations he may desire with respect to the accounts and notice of every such meeting shall be given to the auditor in the manner prescribed for members.
Bye-laws

Notices

47 Except as otherwise prescribed in the Acts, these Bye-Laws or the Rules, a notice or other document may be served by the Company on any member either by sending it by courier or through the post in a prepaid letter or by sending it by telegram, cable, radio telegraph, facsimile transmission (fax), or electronic communication, addressed to such member:
   i at the address which shall have been expressly furnished by him to the Company as the address at which notices from the Company may be served upon him (including, for electronic communication, any address furnished for that purpose); or
   ii if no such address shall have been furnished, at his address as appearing in the Register of Members.

48 A Any notice or other document if sent by courier or by post shall be deemed to have been served on the day following the day on which it was handed to the courier or put into the post, and in proving such service it shall be sufficient to prove that the notice or document was properly addressed and handed to the courier or stamped and put into the post.

   B Any notice or other document if sent by telegram, cable, radio telegraph, facsimile transmission (fax) or electronic communication shall be deemed to have been served on the day on which it was transmitted.

49 Nothing in these Bye-Laws shall require the Association to accept any electronic communication (including any proxy):
   i other than at the address supplied by the Association for the purpose;
   ii found or suspected to contain a computer virus or to be otherwise contaminated;
   iii other than in compliance with any verification procedure applied by the Association from time to time, and, for the avoidance of doubt, if no verification procedure has been adopted by the Association, the Association shall not be required to accept any electronic communication for any purpose under these Bye-Laws.

Seal

50 The Directors shall provide for the safe custody of the Seal, which shall only be used by authority of the Board or of any committee of the Directors authorised by the Board in that behalf and every instrument to which the Seal shall be affixed shall be signed by a Director and shall be countersigned by the Secretary or by a second Director or by some other person appointed by the Board for the purpose, provided that the Secretary may affix the Seal over his signature only to any authenticated copies of these Bye-Laws and to the minutes of all meetings or any other documents required to be authenticated by him.
Bye-laws

Alteration of Bye-Laws

51 The Board may from time to time revoke, alter, amend or add to the Bye-Laws. However, no such revocation, alteration, amendment or addition shall be operative unless or until it is confirmed at a special general meeting or at the next annual general meeting.

Form of proxy

52 The form of proxy in the schedule which is part of the Bye-Laws shall be used subject to such variations or alterations to meet the circumstances of particular cases as may be necessary and as the Directors may approve.

Indemnity

53 A Every Director and other officer of the Company, any member of a committee duly constituted under these Bye-Laws and the Managers (as defined in paragraph (C) of this Bye-Law) shall be indemnified by the Company against, and it shall be the duty of the Directors out of the funds of the Company to pay, all costs, liabilities, losses, damages and expenses (including but not limited to liabilities under contract, tort and statute or any applicable foreign law or regulation and all reasonable legal and other costs and expenses properly payable) incurred or suffered by him as such Director, officer of the Company, or the Managers (as the case may be), and the indemnity contained in this Bye-Law shall extend to any person acting as a Director, officer of the Company, or the Managers in the reasonable belief that he has been so appointed or elected notwithstanding any defect in such appointment or election.

PROVIDED ALWAYS that:
The indemnity contained in this paragraph (A) shall not extend to any matter which would render it void at law.

B Every person specified in paragraph (A) shall be indemnified out of the funds of the Company against all liabilities incurred by him as such Director, officer of the Company or the Managers in defending any proceedings, whether civil or criminal, in which judgement is given in his favour, or in which he is acquitted, or in connection with any application under the Companies Acts in which relief from liability is granted to him by the court.

C For the purposes of this Bye-Law “the Managers” means the Managers and any and all servants and agents of the Managers to whom duties of the Managers have been entrusted.
D The indemnity provided to Directors, other officers of the Company, any member of a committee duly constituted under these Bye-Laws and the Managers in paragraphs (A) and (B) of this Bye-Law shall be extended to the directors, other officers, and managers of any subsidiary companies wholly owned or controlled by the Company.

54 No person specified in Bye-Law 53 shall be liable for the acts, receipts, neglects or defaults of any other such person, or for joining in any receipt or other act for conformity, or for any loss or expense happening to or incurred by the Company through the insufficiency or deficiency of title to any property acquired by order of the Directors for or on behalf of the Company, or for the insufficiency or deficiency of any security in or upon which any of the moneys of the Company may be or have been invested, or for any loss or damage arising from the bankruptcy, insolvency or tortious act of any person with whom any moneys, securities or effects are or have been deposited, or for any loss occasioned by any error of judgement, omission, default or oversight on his part, or for any other loss, damage or misfortune whatever which happens in relation to the Company or any subsidiary thereof.

PROVIDED ALWAYS that:
The exemption of liability contained in this Bye-Law shall not extend to any matter which would render it void at law.

55 The indemnification and exemption of liability provided by, or granted pursuant to, these Bye-Laws shall, unless otherwise provided when authorised or ratified, continue as to a person who has ceased to hold the position for which he is entitled to be indemnified or exempted from liability and shall inure to the benefit of the heirs, executors and administrators of such a person.
Form of proxy

The undersigned, a Member of The United Kingdom Mutual Steam Ship Assurance Association (Bermuda) Limited, hereby appoints.......................................................................................................................
...............................................................................................................................or .......................................................................or...................................................

or ...............................................................................................................................or...................................................

to be the undersigned's proxy in the order named to vote on behalf of the undersigned at the (Annual or Special, as the case may be) General Meeting of the Company to be held on
...............................................................................................................................20......

and at any adjournment thereof.

Please indicate with a tick in the space below how you wish your vote to be cast:

For Against

Resolution (1)

Resolution (2)

etc.

Unless otherwise instructed, the proxy will vote as he thinks fit.

As witness the hand of the undersigned this day

...............................................................................................................................20......

By:...............................................................................................................................