

		International Hull Clauses 2003	Institute Time Clauses Hull 1995	Institute Time Clauses Hull 1983	American Institute Hull Clauses 2009	Nordic Marine Insurance Plan 2019	German Hull Conditions (DTV Kasko Klauseln) 2009	Police Française d'Assurance Maritime sur Corps de tous Navires 2012
1	Cover extent	"Named perils" cover. Latent defect consequences covered but defective part excluded. Total loss settlement basis: agreed value. Partial losses adjusted at actual cost.	"Named perils" cover. Latent defect consequences covered but defective part excluded. Total loss settlement basis: agreed value.	"Named perils" cover. Latent defect consequences covered but defective part excluded. Total loss settlement basis: agreed value.	"Named perils" cover. Total loss settlement basis: agreed value. Partial losses adjusted at actual cost.	"All Risks" cover save for listed exclusions. Total loss settlement basis: agreed value. Partial losses adjusted at actual cost. Clause 2.8.	All risks cover (Clause 27), but equipment covered only if partial loss caused by fire or explosion. Total loss settlement basis: agreed value. Partial losses adjusted at actual cost.	"All Risks" cover save for listed exclusions. Total loss settlement basis: agreed value. Partial losses adjusted at actual cost.
2	Perils covered	Perils of the seas, rivers, lakes or other navigable waters, fire, explosion, violent theft by persons from outside the vessel, jettison, piracy, contact with land conveyance, dock or harbour equipment or installation, earthquake, volcanic eruption or lightning, accidents in loading, discharging or shifting cargo, fuel, stores or parts, contact with satellites, aircraft, helicopters or similar objects, or objects falling therefrom. Bursting of boilers or breakage of shafts but does not cover any of the costs of repairing or replacing the boiler which bursts or the shaft which breaks, any latent defect in the machinery or hull, but does not cover any of the costs, of correcting the latent defect, negligence of Master, Officers, Crew or Pilots, negligence of repairers or charterers provided such repairers or charterers are not an Assured under this insurance, barratry of Master, Officers or Crew, pollution hazard.	Perils of the seas rivers lakes or other navigable waters, fire, explosion, violent theft by persons from outside the Vessel, jettison, piracy, contact with land conveyance, dock or harbour equipment or installation, earthquake volcanic eruption or lightning, accidents in loading discharging or shifting cargo or fuel, negligence of repairers or charterers provided such repairers or charterers are not an Assured hereunder, barratry of Master Officers or Crew, contact with aircraft, helicopters or similar objects, or objects falling therefrom, provided that such loss or damage has not resulted from want of due diligence by the Assured, Owners, Managers or Superintendents or any of their onshore management. Masters Officers Crew or Pilots not to be considered Owners within the meaning of this Clause 6 should they hold shares in the Vessel, pollution hazard.	Perils of the seas rivers lakes or other navigable waters, fire, explosion, violent theft by persons from outside the Vessel, jettison, piracy, breakdown of or accident to nuclear installations or reactors, contact with aircraft or similar objects, or objects falling therefrom, land conveyance, dock or harbour equipment or installation, earthquake volcanic eruption or lightning. Accidents in loading discharging or shifting cargo or fuel, bursting of boilers breakage of shafts or any latent defect in the machinery or hull, negligence of Master Officers Crew or Pilots, negligence of repairers or charterers provided such repairers or charterers are not an Assured hereunder, barratry of Master Officers or Crew provided such loss or damage has not resulted from want of due diligence by the Assured, Owners or Managers. Master Officers Crew or Pilots not to be considered Owners within the meaning of this Clause 6 should they hold shares in the Vessel, pollution hazard.	Touching the Adventures and Perils which the Underwriters are contented to bear and take upon themselves, they are of the Seas, Men-of-War, Fire, Lightning, Earthquake, Enemies, Pirates, Rovers, Assailing Thieves, Jettisons, Letters of Mart and Counter-Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes and Peoples, of what nation, condition or quality soever, Barratry of the Master and Mariners and of all other like Perils, Losses and Misfortunes that have or shall come to the Hurt. Detriment or Damage of the Vessel, or any part thereof, excepting, however, such of the foregoing perils as may be excluded by provisions elsewhere in the Policy or by endorsement thereon. Accidents in loading, discharging or handling cargo, or in bunkering. Accidents in going on or off, or while on drydocks, graving docks, ways, griddrons or pontoons; Explosions on shipboard or elsewhere; Breakdown of motor generators or other electrical machinery and electrical connections thereto, bursting of boilers, breakage of shafts, or any latent defect in the machinery or hull, (excluding the cost and expense of replacing or repairing the defective part); Breakdown of or accidents to nuclear installations or reactors not on board the insured Vessel; Contact with aircraft, rockets or similar missiles, or with any land conveyance; Negligence of Charterers and/or Repairers, provided such Charterers and/or Repairers are not an Assured hereunder; Negligence of Masters, Officers, Crew or Pilots; provided such loss or damage has not resulted from want of due diligence by the Assured, the Owners or Managers of the Vessel, or any of them. Masters, Officers, Crew or Pilots are not to be considered Owners within the meaning of this clause should they hold shares in the Vessel.	"An insurance against marine perils covers all perils to which the interest may be exposed"	Unless otherwise agreed, the Insurer covers all risks to which the vessel is subject for the duration of the insurance. In particular, he is liable for loss and/or damage arising from the entry of sea water, collision with other vessels, running aground, shipwreck, fire, explosion, lightning, earthquake, ice, or due to theft, looting or other acts of violence. (27)	"This policy covers all risks of accidental physical loss of or damage to the Insured Vessel occurring within the policy period, together with third party liabilities, costs and expenses, on the terms, conditions, restrictions and exclusions set out below" (1.1.1)
3	Perils excluded	War and Strikes exclusion, Terrorist, Political Motive and Malicious Acts Exclusion, Radioactive Contamination, Chemical, Biological, Bio Chemical and Electromagnetic Weapons Exclusion	War exclusion, Strikes exclusion, Malicious Act exclusion, Radioactive Contamination Exclusion Clause	War exclusion, Strikes exclusion, Malicious Act exclusion, Nuclear Exclusion	War Strikes and Related Exclusions	Clause 2-8: Perils covered by an insurance against war perils in accordance with CI.2-9; capture at sea, confiscation, expropriation or other similar interventions by own State power provided any such intervention is made for the furtherance of an overriding national political objective. Own State power is understood to mean the State power in the vessel's State of registration or in the State where the mjr ownership interests are located. Own State power does not include individuals or organisations exercising supranational authority; Requisition by State Power; insolvency or lack of liquidity of the assured or the operation of ordinary legal process to enforce payment of any fine, penalty, debt or right to security unrelated to a claim or liability covered by the insurance; perils covered by the RACE II Clause.	War and piracy (35) , Special weapons and cyber attacks (36), Violent acts and piracy (37), Acts of authorities (38), Nuclear Energy (39)	The failure of the Assured to comply at the inception of and throughout the period of this insurance with all statutory requirements of the insured Vessel's Flag state relating to construction, adaptation, condition, fitment, equipment, operation and manning of the insured Vessel; Any personal act or omission of the Assured or his onshore senior officers to whom he has delegated decision-making authority in connection with the insured Vessel, committed with the intent to cause such damage, or recklessly and with knowledge that such damage would probably result; Inherent vice or wear and tear; Removal, destruction, marking or lighting of the wreck of the insured Vessel and leased equipment and of any cargo or other property on board of the insured Vessel; Any seizure or arrest of the insured Vessel, including but not limited to any seizure or arrest related to any security or other financial guarantee; Blockade running, smuggling, unlawful, prohibited or clandestine trade; Confiscation, sequestration and requisition. Costs and expenses:1") in respect of loss of or damage or loss of use, delay to any other vessel, inland craft, fixed or floating object or structure or to any other property caused otherwise than by collision or contact with the insured Vessel. 2") For any pollution or contamination or threat thereof arising from the escape or release of pollutant substances from the insured Vessel.....3") For damage to the environment or Wildlife;4") in respect of cargo carried on board the insured Vessel;5") For any contractual obligations of the Assured including but not limited to crew liability and passenger liability;6") in respect of loss of life or personal injury. The cost of replacing or repairing any latent defect. This exclusion shall not extend to the cost of repairing physical loss of or damage to the insured Vessel caused by such latent defect, Physical loss of or damage to the insured Vessel as a result of cargo being carried, with the knowledge of the Assured, in breach of either current regulations or recognised trade practices; Costs, expenses or any commercial losses whatsoever arising from the normal trading activity or operation of the insured Vessel;4") Loss of income including revenue, earnings, freight, charter or hire, loss arising from immobilisation of or delay to the insured Vessel;5") Loss, costs, expenses and/or delay in any way arising from or related to health measures, disinfection or quarantine;6") Fines, penalties, punitive or exemplary damages;1,2,2 Radioactive contamination, chemical, biological and electromagnetic weapons exclusion War Exclusions
4	Burden of proof	Insured has to prove that the claim is recoverable	Insured has to prove that the claim is recoverable	Insured has to prove that the claim is recoverable	Insurers have to prove that the claim is excluded	Insurers have to prove that the claim is excluded	Insurers have to prove that the claim is excluded	Insurers have to prove that the claim is excluded
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5	Leased equipment, parts taken off	Covered, limited to liability of the assured towards the owners of these parts	No provision	No provision	Included in agreed value and covered. If installed for use on board and if Insured is responsible for the installation.	Covered in any place, standard conditions Clause 10.1.	Parts temporarily removed ashore remain covered (Clause 54.3). Partial loss only for fire or explosion (Clause 54.2)	Covered in any place, standard conditions (1.1.1. C)
6	Collision / Allision (FFO)	3/4ths Collision? FFO excluded, but 1/4th collision abd 4/4ths FFO may be purchased as extra	3/4ths Collision? FFO excluded, but 1/4th collision abd 4/4ths FFO may be purchased as extra	3/4ths Collision? FFO excluded, but 1/4th collision abd 4/4ths FFO may be purchased as extra	4/4ths RDC, no FFO limited to sum insured	4/4ths RDC and FFO up to Hull value Clause 13-1.	4/4ths RDC and FFO (Clause 65.3), up to Hull value (Clause 27 & Clause 65.8)	4/4ths RDC and FFO up to Hull value. No deductible applied (1.1.2.)
7	Complementary Liability covers / P and I	No provision in the ITC / Institute-Protection-and-Indemnity-Clauses-Hulls-Time-20-07-87_Ci-344	No provision in the ITC / Institute-Protection-and-Indemnity-Clauses Hulls-Time-20-07-87_Ci-344	No provision in the ITC / Institute-Protection-and-Indemnity-Clauses-Hulls-Time-20-07-87_Ci-344	No provision in the AHC / No AIMU additional clauses	See chapter 21 Liability Insurance for details	No DTV provision	Assurance Maritime Couvrant la Responsabilité du Propriétaire du Navire de Mer (20 décembre 1990)

8	Pollution Hazard	Covers loss and damage caused by governmental authority to prevent pollution.	Covers loss and damage caused by governmental authority to prevent pollution.	Covers loss and damage caused by governmental authority to prevent pollution.	Excluded except liability to 1/3rd parties as a consequence of avoiding or minimizing loss.	Measures taken by State power to avert or minimise damage are covered provided that the risk of damage is caused by an insured peril.	Covers loss and damage caused by governmental authority to prevent pollution (38.3).	Covers loss and damage caused by governmental authority to prevent pollution. (1.1.1.) Clause risques de Pollution)
9	General Average and Salvage	Covered, no reduction in case of underinsurance.	Covered, reduced in case of underinsurance	Covered, but reduced in case of underinsurance. Reference to YAR 1974 when vessel sails in ballast	Covered, no GA absorption clause	Covered, no reduction in case of underinsurance Clause 4.8. GA absorption clause	GA covered, not subject to deductible (Clause 40.2.2) and no GA absorption clause (Clause 28)	Covered, small GA absorption clause: 1% hull value (4.1.7.)
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10	Sue and Labour	Duty of the Insured for sue and labour charges. No reduction in case of underinsurance	Duty of the Insured for sue and labour charges. No reduction in case of underinsurance	Duty of the Insured for sue and labour charges. No reduction in case of underinsurance	Covered in proportion to the sum insured	Covered, no reduction in case of underinsurance, no deductible applied. Clause 4.12.	Covered (Clause 31.1.1.)	Duty of sue and labour (1.1.3.c)
11	Maximum liability of the insurer	Capital for loss or damage due to perils and GA, Salvage + Capital of ½ th insured value for RDC + Capital for sue and labour costs	Capital for loss or damage due to perils and GA, Salvage + Capital of ½ th insured value for RDC + Capital for sue and labour costs	Capital for loss or damage due to perils and GA, Salvage + Capital of ½ th insured value for RDC + Capital for sue and labour costs	One capital for loss or damage, one for Sue and labour and one for RDC	Three times the sum insured: one capital for loss or damage to vessel, one capital for measures taken to avert or minimise loss and one specific capital for RDC and FFO Clause 4.18.	Twice the agreed value (Clause 41 & Clause 65)	Three times the agreed value (1.3.2.)
12	Sistership clause	Liability determined by mutually agreed arbitrator	Liability determined by mutually agreed arbitrator	Liability determined by mutually agreed arbitrator. Insured shall have the same rights as if the other vessel had been property of a third party.	Included	Insurers liable if salvage performed by a third party Clause 10.11.	Each vessel deemed to be insured separately (Clause 66)	Each vessel deemed to be insured separately (2.7.)
13	Navigation provision	No longer a warranty. In case of breach, cover is discontinued but resumed post breach. Cover maintained, subject to notice to underwriters and additional premium	Navigation provisions expressed as warranties. Breach of warranties: insurers are off risk	Navigation provisions expressed as warranties. Breach of warranties: insurers are off risk	No provisions, to be tackled in particular conditions, but are considered as a warranty	Trading limits / Conditional Trading areas and Excluded Trading areas Appendix to Clause 3.15	Navigation limits are a warranty, any breach is an alteration of risks: (Clause 23 Trading limits) Cover can be maintained subject to prior disclosure and additional premium.	No cover outside limits (1.4.6.) , except if agreed by Underwriters and additional premium paid.
14	Continuation of cover	Cover to next port, if vessel at sea or in distress, subject to notice to underwriters and prorata monthly premium	Cover to next port, if vessel at sea or in distress, subject to notice to underwriters and prorata monthly premium	Cover to port of destination, if vessel at sea or in distress, subject to notice to underwriters and prorata monthly premium	Covered subject to prior notice to Underwriters	Extension to first mooring place, where permanent repairs can be effected Clauses 3.14 and Clause 15.18	In case the vessel is in average or under repair at the end the period of cover, the latter may be extended until repairs have been carried out subject to prior notice to Underwriters (Clause 9.2)	In case the vessel is in average or under repair at the end the period of cover, the latter may be extended until repairs have been carried.(1.4.2)
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15	Classification and ISM	Obligation to maintain class and ISM certification. Breach entails termination of the insurance, except if vessel at sea or change, suspension of class ISM is due to an insured peril.	Automatic termination in case of change/loss of class, except if loss / change is due to a peril insured against	Automatic termination in case of change/loss of class, except if loss / change is due to a peril insured against. No further provisions concerning classification and related duties.	No provision	Automatic termination, save if the vessel is at sea. No liability for underwriters when loss results in a breach of safety regulation and the Assured is responsible for it Clauses 3.7. and Clause 3.14.	Change of class or flag is an alteration of risks (Clause 26) that has to be declared to underwriters. If class denied, then automatic termination.	Obligation to maintain class and declare all changes or class withdrawal. Otherwise, cancellation of policy (2.1.1. & 2.1.2.)
		Automatic termination on change of ownership or sailing for scrap voyage.	Automatic termination on change of ownership, management, flag or base port, charter, crew if agreed in policy with clause on board	Automatic termination on change of ownership, management			Automatic termination in case of sale of the vessel (Clause 9.3.2.) Change of management has to be	

16	Management clause	Termination may be deferred if vessel at sea. Further duty to comply with statutory regulation of flag State. Failure to comply shall relieve underwriters from any liability for loss due to causative failures	if bare char. charter, save if vessel is sailing with cargo on board, then insurance continues until arrival at next port. Break up voyages covered, but cover reduced to scrap value.	Automatic termination on change of ownership, management, flag or bare boat charter, save if vessel is sailing with cargo on board, then insurance continues until arrival at next port.	No provision	Automatic termination on change of ownership Claus 3-21	disclosed. If not, no liability for underwriters (Clause 25) . Nevertheless, they may cancel the policy within 14 days after notice from Insured of change of management (Clause 25.2.)	Automatic termination in case of change of ownership and bare boat charter (2.6. E)
17	Deductible	Applicable to all claims, except Total loss or CTL and bottom sighting under certain circumstances and GA absorption clause. Aggregation provision for heavy weather or ice damage claims. AMD is optional .	Applicable to all claims, except Total loss or CTL	Applicable to all claims, except Total loss or CTL	One deductible per separate accident, not applying to CTL or ATL.	Applicable to all claims, except Total loss or CTL, temporary repairs and measures to minimize loss. Clause 12.18. AMD is optional .	Deductible applied per occurrence or accident, except if several claims due to bad weather during one voyage, then one deductible per voyage. (Clause 40) No deductible for total loss, GA, sue and labour charges and third party liability (Clause 40.2)	Applicable to all claims, except Total loss or CTL and survey expenses (4.1.3.)
18	Bottom treatment	No cover for scraping, gritblasting or painting of the vessel's bottom, save for damaged/disturbed areas. Cover extended to anti-fouling coating	No cover for scraping, gritblasting or painting of the vessel's bottom, save for damaged/disturbed areas. No anti-fouling coating cover	No cover for scraping, gritblasting or painting of the vessel's bottom, save for damaged/disturbed areas. No anti-fouling coating cover	No provision, but inspection covered	Cover for bottom painting restricted to damaged areas only	Costs for bottom paintings covered if caused by insured damage (Clause 62.6)	Itemised and supported expenses incurred for supplying and applying anti corrosion layer, coats of primer and anti- fouling paints only
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19	Wages and maintenance	No cover, other than in GA and whilst vessel is underway to repair port or on trial trip	No cover, other than in GA and whilst vessel is underway to repair port or on trial trip	No cover, other than in GA and whilst vessel is underway to repair port or on trial trip	No cover, except when solely incurred for the necessary removal of the vessel from one port to another for PA repairs and when admitted in GA.	No cover during repairs, unless specially agreed (Clause 12-5) and when vessel is underway to repair port or on trial trip (Clause 12-13),... Cover through G.A. Charges.	No provision. Cover through GA charges (Clause 64.2.1.)	Taken over by insurers at port of refuge whilst awaiting spare parts. Cover through G.A. Charges. (4.1.4.C)
20	Unrepaired damage	Measure of indemnity: the lesser of depreciation in market value or costs of repair	Measure of indemnity: the lesser of depreciation in market value or costs of repair	Measure of indemnity: the lesser of depreciation in market value or costs of repair	Not admitted, except if vessel's value would have diminished as a result of unrepaired damage	Recoverable only where damage is unrepaired at time of sale of the vessel and limited to reduction in proceeds attributable to damage (Clause 12-2)	Damage has to be repaired. It's a prerequisite for compensation (Clause 62.5). But possibility to declare that no repairs will be effected. The measure of indemnity will then be the determined costs of the repairs of the damage (Clause 62.8)	Measure of indemnity: the lesser of depreciation in market value or costs of repair at the expiry of the policy (4.1.5)
21	Constructive Total Loss	80% of insured value	100 % of insured value	100 % of insured value	100 % of insured value	Either 80% of insured value or the ascertained value of the ship after repairs Clause 11.3	100 % of agreed value.(Clause 61.2.)	100 % of agreed value(4.1.6)
22	Separate insurances (fleets)	Each vessel deemed to be separately insured if several vessels insured under same policy	No provision	No provision, except reference to sistership clause	No provision	No provision	Sistership (Clause 66)	Each vessel deemed to be separately insured if several vessels insured under same policy (2.7.) & (4.1.11)
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23	Returns	If insurance cancelled by mutual agreement, prorata monthly return provided there has been no total loss. Lay up returns optional	Cancelling and lay up returns granted	Cancelling and lay up returns granted	In the event of termination due to change of ownership or for 30 consecutive days in port, provided no total loss during the policy period.	Lay up returns subject to negotiation (Clause 6-6)	Lay up returns prorata temporis (Clause 21.6.)	No Lay up returns unless otherwise written at prorata temporis (1.4.5.)
24	Affiliated	Underwriters waive rights of subrogation against affiliated	No provision	No provision	Policy included a waiver of rights against affiliated companies.	No provision	No provision	No provision

	companies	companies						
25	War, Strikes and Terrorist attacks	Exclusion	Exclusion	Exclusion	Exclusion	Covered separately	Exclusion for war risks, but SRCC covered (Clause 35), War Risks Cover (Section 6 clause 83 to 88)	Covered separately (1.2.3.)
26	Piracy	Covered	Covered	Covered	Covered	Excluded, but covered as War risk.	Covered with AP unless covered on a War Risks cover (Clause 35.1)	Excluded (1.2.3. 6 ^o)
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27	Radioactive, biological and chemical (RACE)	Exclusion, London market wording. Cyber attack exclusion deleted	RACE exclusion, but no biochem provision	No provision	No provision	Excluded.	Nuclear risks excluded. Cover of damages to vessel consequential to insured loss and involving cargo of radioactive material (39)	Exclusion de la contamination radioactive, des armes chimiques, biologiques ou électromagnétique (1.2.2.)
28	Premium payment	To be paid within 45 days after inception. Otherwise underwriters may cancel on 15 days notice. Insured has to ensure that premium is effectively paid	No provision, application of MIA 1906	No provision, application of MIA 1906	Premium is due at attachment. Full premium due if vessel lost. Annual premium due when insurance cover is effected for less than 1 year.	Payment within 14 days, otherwise underwriters may cancel the policy. Interest earned on late payment (Clause 6-2)	Premium payable in advance each quarter. 7.5 % discount, if premium payed within 10 days and received by Underwriters within 7 further days from quarterly due date. Failure to pay within the above delay gives insurers the right to cancel the insurance. Clause 20)	Premium to be paid within 30 days after inception of risks (2.3.1.). Failure to pay allows insurers to cancel or suspend the Policy. This takes effect 14 days after reminder sent to Insured. (2.3.2.)
29	GA absorption	Optional clause. BIMCO wording	No provision	No provision	No provision	Up to the agreed amount, but does not include special charges	No amount fixed (Clause 28)	1 % of agreed value not exceeding EUR 100,000 (4.1.7.)
30	Optional Additional Perils	4/4th collision, FFO and additional perils clause ("Inchmaree")	Separate cover	Separate cover	Inchmaree clause included, subject to policy conditions. Negligence clause included.	Separate cover	Additional Insurances (Section 3), Loss of Hire (section 4), Mines Clause (section 5), War Insurance (section 6)	Additional cover possible e.g. Excess liability and pollution. Ancillary market clauses available upon request
31	Claims lead clause	Claims lead clause. Leading underwriters empowered to handle and agree claims on behalf of coinsurers	No provision, market clause	No provision, Additional clause (Market clause or Broker clause)	No provision	Claims leader on the slip may bind co- insurers (Clause 9-1), provided settlements in accordance with insurance conditions (Clause 9-9)	Leader binds other co- insurers in respect of settlements, recovery actions, judgements and arbitration awards (Clause 19). Co-insurers only bound to the extent of their share. No joint and several liability	No provision, but French market claims lead additional clause available.
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32	Notice of claims	180 days from date of awareness of the loss, damage or liability	Prompt notice to Underwriters for survey	No time limit, except notice to Underwriters prior to survey	Insured shall give prompt notice prior to survey	6 month after the Insured, master or chief engineer has become aware of an incident and within 2 years after occurrence for claims other than for underwater damages (Clause 5-23)	Prompt notice (Clause 43)	Prompt notice with a maximum of 90 days (3.1.)
						Insured has choice of repair yard, but insurer's liability is	Right of Insurers to tender	

33	Tender provisions	Insurers may take tenders or require tenders to be taken, plus allowance 30% per annum	Insurers may take tenders or require tenders to be taken, plus allowance 30% per annum	Insurers may take tenders or require tenders to be taken.	Insurers have the right to tender and to veto any other repair proposal.	reduced to the amount of the lowest adjusted tender plus 20 % of the insured value per annum (Clause 12-12)	themselves and to reject the Insured's choice. (Clause 62.3.3)	Insurers may take decisions regarding tender. If no tender made, the cost will be limited to the surveyor estimated cost.(3.4.)
34	Duty of Insured concerning Claims	Provide Insurers with all information, authorise them to investigate the claim, duty of good faith	General obligation to sue and labour	General obligation to sue and labour	"In case of any Loss or Misfortune, it shall be lawful and necessary for the Assured, their Factors, Servants and Assigns, to sue, labor and travel for, in and about the defense, safeguard and recovery of the Vessel, or any part thereof (...),to the charges whereof the Underwriters will contribute their proportion as provided below". ... "In the event of expenditure under the Sue and Labor clause, the Underwriters shall pay the proportion of such expenses that the amount insured hereunder bears to the Agreed Value....	Provide all information to insurers. No liability if Insured has acted fraudulently (Clause 5-1)	Provide all information to Insurers if requested, prevent or reduce the damage (Clause 43) Obligation to sue and labour in general covered by Insurers (Clause 44)	Appoint surveyor (within maximum 60 days) and preserved rights against third parties (3.3.)
35	Duties of Insurers: Claims settlement and payment	Appoint adjusters, prompt consideration for payments on account and respond within 28 days for final payment	No standard provision	No provision	No provision	Issue an adjustment as promptly as possible and make payments on account. Intervention of average adjuster possible	No provision	30 days to pay after all necessary documents have been received (4.2.)
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35	Security	Insurers will consider providing security if required (discretionary)	No provision	No provision	No provision	No obligation to provide security (5-12)	Bail clause (Clause 32): Insurers will undertake to issue a guarantee.	Insurers will consider providing security if required (discretionary) (3.5.)
37	Dispute resolution	Mediation clause	No provision	No provision	No provision	Right to submit the claim to a Nordic Average adjuster (Clause 5-5)	No provision	Optional mediation clause (5.4.) and arbitration clause (5.5.)
38	Law and jurisdiction	English law and practice, English courts	English law and practice, MAR 91: exclusive English jurisdiction	English law and practice, English jurisdiction.	Reference to the law to be inserted in the policy	Any Nordic countries' law and jurisdiction Clause 1-4A otherwise arbitration for non Nordic	German law and jurisdiction	French law (5.1.), place of underwriting jurisdiction
39	Sanctions	No provision	No provision	No provision	No provision	Sanction limitation and Exclusion Clause 2.17. similar to Cefor Sanction Limitation and Exclusion or Lloyd's LMA 3100	No provision	Sanction (2.1.4.)