



Additional Perils

Additional for whom?

Perils for whom?

Gordon Street, Marsh

Paul Cunningham, Talbot

Paul Silver, AAA

The wording



1. In consideration of an additional premium this insurance is extended to cover
 - 1.1 The cost of repairing or replacing
 - 1.1.1 Any boiler that bursts or shaft which breaks
 - 1.1.2 Any defective part which has caused loss or damage to the Vessel covered by Clause 6.2.2 of the ITC-H 1/10/83
 - 1.2 Loss of or damage to the vessel caused by any accident or negligence, incompetence or error of judgement of any person whatsoever.
2. Except as provided in 1.1.1 and 1.1.2 nothing in these Additional Perils clauses shall allow any claim for the cost of repairing or replacing any part found to be defective as a result of a fault or error in design or construction and which has not caused loss of or damage to the Vessel
3. The cover provided in Clause 1 is subject to all other terms, conditions and exclusions contained in this insurance and subject to the proviso that the loss or damage has not resulted from want of due diligence by the Assured, Owners or Managers. Masters, Officers Crew or Pilots are not to be considered Owners within the meaning of this Clause should they hold shares in the vessel

The Casualty



- Loaded passage Manzanillo to Callao
- Low lubricating oil pressure alarm sounds
- Duty Engineer hears abnormal sound from No. 3 Aux engine

Action taken

- Engineer stops No 3 Aux Engine crew notice No. 4 cylinder hotter than others.
- On opening crankcase cover a quantity of debris from the bearing shells was found stuck to the crankpin journal and lube oil filter.
- Chief Engineer polished as best possible the No. 4 crankpin journal until he could check for ovality, which found to be out of tolerance.
- Vessel continued to trade with only 2 auxiliaries operating until permanent repairs effected at Donghae

Extracts from survey report



- Damage appears sustained as a consequence of displacement of upper bearing shell from its casing and blocking the lubricating hole thus provoking lack of lubrication and overheating of connecting rod no.4
- Material failure of bearing shell due to fatigue, local vibration or wear cannot be discounted.
- Total running hours recorded at 81,030
- To date no allegation presented for cause of damage. Should Owners wish to pursue a claim against underwriters an allegation will be presented in due course through the appropriate channels.

The adjustment



- Statement of facts re casualty
- Encloses survey report
- The various repair accounts have been approved by underwriters surveyor as detailed hereinafter.
- The damages are clearly accidental in nature and the policies contain the Additional Perils Clause.

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Final questions

