

War & Strike Insurances and JWLA List

You see various clauses regarding War & Strike risks in your insurance policies that are covered by British rules. If you would like to get familiar with them and to know their source and if you receive messages from your brokers occasionally indicating that the JWLA list has changed, we strongly recommend you to read following article.



War and Strike coverage is provided under War&Strike Clauses Hulls Time Cl. 281 requirements, which, as the name implies, provides coverage against War and Strike risks. The risk under coverage can be an active war risk as well as any abandoned mine, terrorist attack or forced seizure of the vessel. Unfortunately, these risks are likely for ships sailing around the world. High risk countries, ports and regions are also included in a list as an integral part of this coverage.

Let's start giving details on this issue from LMA first. LMA (Lloyds Market Association) is an umbrella association established to protect the interests of Lloyds, the UK insurance center, and to provide professional and technical advice, with several committees covering all branches of insurance. The main reason for the establishment is to represent Lloyds, which consists of many syndicates / companies, to protect their rights on various platforms and to provide technical advice on issues such as statistical information, trainings and insurance clauses.

JWC (Joint War Committee) is one of the subcommittees of this association. The purpose of this committee is to provide technical support to LMA, more specifically on the War & Strike risks to the War & Strike insurers in London. The members of the JWC are also these insurers and the committee assembles 4 times in a year to make some assessments.



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The association analyze the countries, ports and seas in terms of insurance and provide necessary, up-to-date warnings to its members through its agents (Lloyds Agents) and its consultants in various parts of the world. In addition to its announcements and warnings, it publishes the JWLA (Joint War Listed Areas) list, which is known as the "Listed Areas", an integral reference point of the War Policies. This list shows the extremely risky areas in the world's seas and is a reference not only for London insurers but also for the insurers in many other countries.

JWLA is being updated in parallel with the developments in the world and some regions / countries can be removed while new ones are added. Although the Committee evaluates the situation during the meetings held, the updating of the list is not subject to a specific schedule. For example, JWLA/23 list, which is the latest update, was made on June 14, 2018, and the previous update (JWLA / 22) was dated December 2015. In JWLA / 23, the risk level for the port of Jakarta was considered to have decreased and therefore removed from the list.

Nearly all War & Strike insurers refer to the JWLA lists in their policies. Insurers require shipowners to inform themselves in advance, during the planning of voyages to the listed regions. In return, insurers not only warn the shipowners about the risks in the region to be called, but also decide whether to withdraw cover or request additional premiums according to the risk they see.

The duty of the JWC committee is not only to identify high-risk areas, but also to prepare rules/clauses for the insurers when they deem necessary. For example, the JW2005/003 Piracy Extension clause is one of these which aims to eliminate the gray areas between the Hull & Machinery insurance and War & Strike insurance coverages that you will see in your policies.

Our ship-owners usually remember their insurances during annual renewals, damage or premium payments, because of their daily workload. There may be situations where they skip to inform the insurer during their voyages outside the war zones reflected in the press such as Libya, Syria and Yemen. This issue should be shown sensitivity, the current JWL list should be followed carefully and insurers must be informed before the voyage for the continuation of the coverage

