

# Necessity of Condition Surveys From the Insurer's Perspective and the Differences With the Surveys of Other Authorities

In today's maritime industry, seafarers are now obliged to be exposed to the control and supervision of different maritime authorities and to meet these requirements in addition to both their daily navigation routines and operational duties carried out at the port. We can count the flag state and class society's surveys and "Safe Management System (SMS)" and "International Ship and Port Facility Security Code (ISPS)" surveys, which are also carried out on an internal basis among these and we can easily say that one of the surveys mentioned by them in their complaints featuring "We have to deal with a survey at every port" phrase is the insurance survey.



It can be said that one of the most basic misconceptions about the necessity of these surveys in general, which we can say to be performed for allowing the insurance company to know the ship better and to have an idea about the possible coverage and its scope, is the perception, especially by the undertaking that the vessel has already had a class and/or Seaworthiness certificate. We believe that it is necessary to explain the insurers' perspectives regarding this argument asserted against the survey expectations we demand from our insureds and the main differences from other authorities' surveys.

Unlike PSC/Flag State controls, which are roughly more detailed in terms of documentation control, or class / ISM / ISPS surveys that give more attention to operational details, P&I surveys predominantly focus on cargo safety, marine and environmental pollution and, of course, crew/passenger safety issue, which is also the main theme of other surveys. Although it contains basically similar topics, it should be noted that these topics are evaluated by the appointed surveyors from different perspectives. As a basic example, a P&I surveyor checks if a ship's generator runs properly (just like the surveys of other authorities), but it also assesses the risk of an oil leakages from the same generator eventually leading to slippage of a seaman and turning into an incident that could result with an injury to the seaman.



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Upon graduation from Maritime Academy in 1990, Capt. Pamuk joined Zihni Shipping and worked more than 18 years as Master Mariner on board in various size of bulk carriers/tankers for 12 years, and as ISM Manager/Ship Operations Manager/General Manager at shore management for 6 years, respectively. In 2008, he joined as a Marine Surveyor to Kalimbassieris Maritime which is being acted as marine consultants and P&I correspondents of IG Clubs. In addition to overseeing P&I claims and correspondency for Clubs along with his regular loss prevention/damage related surveys, he also attended on various casualties in Turkey, assisted to salvage/towage issues, investigated pollutions and human injuries/loss of life. Then he acted as Head of P&I Department in same company from 2009 until his fall in with Türk P&I Sigorta family as Technical Manager, in the beginning of 2014.



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P&I surveys, if they are not pre-entry surveys, do not include binding provisions that will interfere with the trade of the ship (as opposed to other institutions) unless there is a major reason to hinder the provision of coverage, but they require rectification of deficiencies quicker and faster, unlike others. Although this solution sometimes creates operationally and materially challenging conditions for the management, the insured should not ignore that the result of any extra work done at the end of the day is an added value for the general safety of the ship, cargo, environment and crew members.

In this context, the surveyor assigned to the ship has the chance to see the general structure of the management, the communication between both the ship and the management and the personnel among themselves, the reactions of the crew members to emergency situations and the level of their competence in their duties.

Although the insurers holding these findings (again unlike other survey types) do not want to perform survey for all ships in a fleet belonging to a company, they may require to choose and check some units from the fleet depending on various criteria (age, flag, tonnage, past and / or current damage status). Visiting different vessels belonging to the same insured or business will help seafarers working on other ships in the fleet to see and understand the insurers' perspectives. It should not be forgotten that every vessel under the control of a class authority and a flag state is checked at regular intervals (annual surveys, intermediate surveys performed once in every 2.5 years and renewal surveys performed once in every 5 years), but it is not possible to implement a survey on any vessel insured in order to determine if such vessels meets insurance requirements.

Particularly some tests that are carried out more detailed than the surveys of other authorities from operational perspective (suction tests of cargo hold bilge wells, ultrasonic tests of

hatch covers depending on ship types, hydrostatic pressure testing of ballast tanks) can actually be considered as an opportunity for duly carrying out maintenance and handling works, which can be neglected by the ship crew in daily routine.

At the end of the day, when any negative situation that may result in cargo damage, environmental pollution or crew/passenger injuries and interfere with the ship owner's commercial activities, the insurance company shall be the first party that will protect and defend the interests of the ship-owners and managers.

In this context, as Türk P&I Sigorta, we believe that getting familiar with the P&I Condition Survey forms (regardless of there is any survey request) available at our website for free access of all our insureds, will serve as a guideline for performing the necessary work in the most appropriate way possible and increasing the ship's standards even to some extent. In the following periods, we will try to provide information on what basis these surveys (pre-entry surveys, surveys after coverage, follow-up surveys and renewal surveys) are carried out, statistical analysis of the results and methods of solution for the most commonly encountered problems.

Hoping to note that a chain is as strong as its weakest link.

