



Risk & Insurance in Ports & terminals

Mombasa April 2022



Ports of refuge & Dealing with a major incident at the berth – a port need to be ready

What have we learnt since this conference in 2016?

Julien Horn - TT Club Portfolio Underwriter Africa & Middle East

Relocated to London in 2020 following 6 years in the UAE as Regional Director

Fellow of the Chartered Institute of Insurance & 120 days younger than Kenya Port Authority



1968

The year TT Club was established and containers revolutionised freight transport.

80%

Percentage of the world's maritime containers insured by TT Club.

46%

Percentage of the top 100 ports in which TT Club provides insurance.

20⁺

The number of dedicated countries in which TT Club has dedicated offices.

What were the three key port insurance and risk topics in 2016?

1. Safety of port cranes
2. Unsafe Cargo leading to Explosions & Ship Fires
3. Cyber is the growing risk

Said by me on 16th November 2016 at Intermodal Africa in Mombasa (thanks for inviting me back)

16th Intermodal AFRICA 2016



Ships still hit cranes and cranes still hit ships – regularly



Has there been another Tianjin style port explosion and growth in container ship fires? YES



Has the Cyber threat gone away? NO

- Is your port adequately protected and has plans in place of what to do during / after an attack
- Are your operations more or less reliant on IT & automation than 6 year ago?



Type	Liability Insurance	1 st Party Asset Insurance	Business Interruption	Additional Covers
Risk covered	Customer Liability Errors & Omissions Third Party Liability Fines & Duty Costs	Owned & Leased property or equipment Infrastructure, fences & pipes to warehouse & breakwaters Containers / Reefers, ISOtanks	Loss of revenue Increase cost of working (ICOW) following physical loss or damage to your insured assets	War Risks Port Blockage Terrorism & Nuclear Cancellation Cyber
Trigger for a claim	Error, Accident or a legal responsibility	Accident causing damage to insured assets	Accident causing damage to insured assets	As agreed

Acting as a Port of Refuge



Maersk Honam



Port of refuge

A port of refuge is a port where a ship in need of assistance can take shelter to enable it to stabilize its condition and reduce the hazards to navigation, protect human life and the environment.

- Economics losses can be incurred as a result of the decision to accept the ship in distress
- Pollution
- Blockage to channel or ports
- IMO Guidelines states that *“when a request for an access to a place of refuge is made, **there is no obligation for the coastal State to grant it**, but the coastal State should weight all the factors and risks in a balanced manner and give shelter whenever reasonably possible”*



Dealing with an explosion at the Berth, its 11:55pm



Are you ready & who is in charge of coordination?



Emergency Response;

- Police & Fire Brigade
- Medical Emergency Response
- Local Surveyors
- Salvors / Wreck Removal Experts
- Public Relations
- Lawyers
- Fire & Explosion Experts

Communication;

- Government & Authorities
- International Authorities – IMO & others
- Update reports & potentially daily press briefings
- Customers
- the shipowner - type A or type B ?*

Clean Up & Recover;

- Costs on Port Authority & Operators
- Business Interruption
- Damage to Property & Equipment
- Potential Pollution & Wreck removal
- Recovery

Is your insurance and insurance provider fit for purpose?

Complete cover & Underwriting Expertise

- Container risks for ship operators and others
- Transport and logistic operator liabilities
- Cargo handling facility liabilities and assets
- Port authority liabilities and assets
- Forwarders' cargo all risks

Claims & Incident handling

- Our claims experts share the Club's culture of being on your side
- You can opt to deal with local offices across the globe or through a central contact
- With over 50 years of experience, we've seen almost every type of claim you can imagine



Loss Prevention team



Peregrine Storrs-Fox
Risk Management Director
Peregrine.storrs-fox@thomasmiller.com
London



Mike Yarwood
Managing Director Loss Prevention
michael.yarwood@thomasmiller.com
London



Laurence Jones
Risk Assessment Director
laurence.jones@thomasmiller.com
Sydney

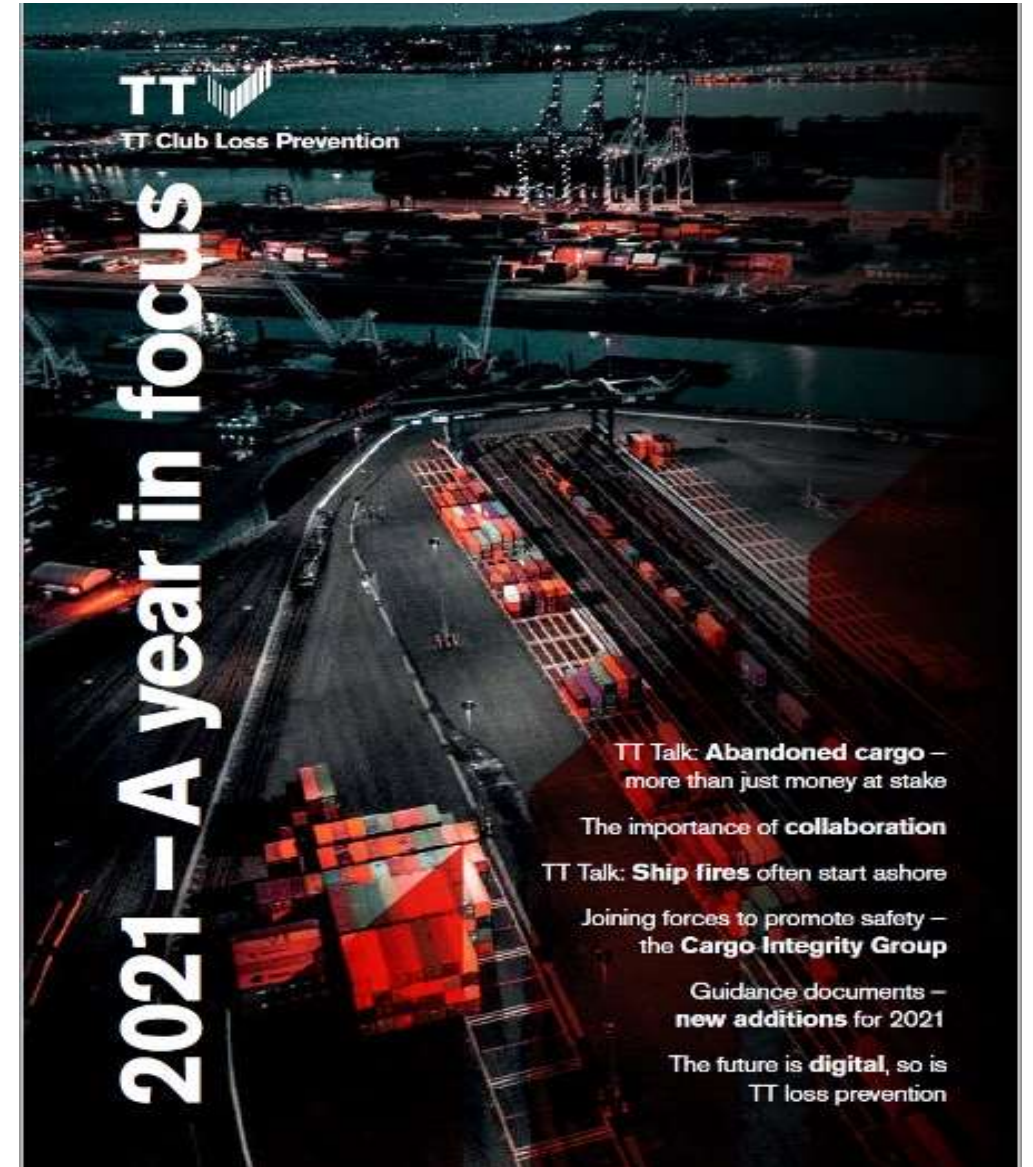


- Analysing TT Club claims data to identify and communicate trends
- Providing technical and risk management advice focused on reducing claims occurrence
- Participating with key industry associations
- Delivering practical, accessible guidance
- Assisting improvement of risk assessment, mitigation and control
- Maintaining awareness of emerging risks
- Exploring digital opportunities to access big data to improve understanding of risk

Risk management guidance to your inbox
through a monthly e-newsletter

Sign up at ttclub.com/subscribe

Or listen monthly on all major podcast providers.
Search for "[TT Live](#)".



Four take away's

1. Insurance that fits your operations and risk
2. Incident and Claims Handling Expertise
3. When buying equipment or expertise - Cheapest is not always best.
4. Do you have contingency and disaster action plans and are they stress tested?

Thank you – Julien horn

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London based, travel all over Africa & Middle East and in Mombasa until Friday so please stop me for a chat about port risk, insurance or the English Cricket team.