



# COVID-19

## Quick Reference Guide

The global outbreak of COVID-19 has created new challenges for Members, raising several queries relating to the operation of P&I cover vis-à-vis COVID-19. The following list of Q&As has been designed to highlight the most commonly encountered issues and how Club cover would respond thereto. We recommend that Members review this information and contact the Managers for any further guidance and information.

### **Are crewmembers who fall ill or die due to COVID-19 covered under the Member's P&I cover?**

There are no exclusions from P&I cover for COVID-19 related crew illnesses or deaths. A crewmember who is ill or dies due to COVID-19 infection during his/her period of employment would be treated in the same way as in the case of any other illness or death claim.

### **If a crewmember contracts COVID-19 during his/her trip to join the vessel or during his/her repatriation trip following the expiry of his/her contract of employment, would such claim fall under the Member's P&I cover?**

If COVID-19 is contracted by a crewmember while traveling from his/her home country to the vessel or from the vessel back to his/her home country, the Member's liability and expenses arising under the applicable law of the employment contract may be recoverable from the Club.

### **Are diversion expenses covered, if it is necessary to put in to land for medical treatment a crewmember or passenger who has fallen ill due to COVID-19?**

As with any illness requiring the vessel to divert, such expenses would fall under [Club Rules, Class I, Rule 2, Section 12, Diversion Expenses](#). Cover is limited to those additional costs listed in the Rule (i.e. bunkers, insurance, stores and provisions) and only to the extent that the additional costs represent a net loss to the Member over and above costs that would have ordinarily been incurred absent the diversion. Members should check with their local agent and Club correspondent in advance to ensure that they are able to obtain the

necessary medical assistance and are allowed to discharge any ill crewmember or passenger at the port to which it is intended to divert.

### **What costs are covered under the Club's Quarantine Expenses rule?**

Provided there is an outbreak of a disease, such as COVID-19, onboard a vessel, the Member will be covered for extraordinary expenses incurred as a result of the outbreak, costs consequent upon the quarantine of the vessel and the costs of disinfecting the vessel or persons as set out in [Club Rules, Class I, Rule 2, Section 11, Quarantine Expenses](#).

### **When a crewmember's contract of employment has expired, but he/she is prevented from being repatriated as a result of general travel restrictions due to COVID-19 in the country of disembarkation, are accommodation and subsistence costs covered?**

Any costs as a result of travel restrictions affecting routine crew repatriation would be operational and would not be covered, as cover under the Club's rules would not be triggered, absent an outbreak of COVID-19 onboard the vessel. However, P&I cover could respond to a Member's liability and expenses arising under the employment contract's applicable law for a crewmember's illness (including COVID-19), injury or death during the period until he/she is repatriated.

### **Is cover available if the crewmember must stay onboard for a period due to COVID-19 travel restrictions in the country of disembarkation preventing routine repatriation?**

No, unless the restrictions are the result of an outbreak

of disease onboard the vessel. Again, P&I cover could respond to a Member’s liability and expenses arising under the employment contract’s applicable law for a crewmember’s illness (including COVID-19), injury or death until the crewmember is repatriated.

**If a crewmember has been disembarked for medical reasons (not connected to COVID-19), but his/her medical repatriation is delayed due to general COVID-19 travel restrictions, will the resulting expenses be covered?**

Such additional expenses would be covered as part of the crewmember’s medical repatriation.

**If there is a COVID-19 outbreak onboard a passenger vessel, would the cost of necessary maintenance ashore and forwarding to destination, or returning to the embarkation port for non-infected/healthy passengers be covered?**

Cover for a Member’s liability to passengers onboard a vessel as a consequence of a “casualty” – a COVID-19 outbreak onboard being a threat to health – could respond to such liability, provided the conditions of [Club Rules, Class I, Rule 2, Section 1, D, 2 Loss of Life, Injury and Illness](#) are met, any savings are deducted and the Member’s net loss is accounted for.

**Does the COVID-19 pandemic affect obligations under charter parties and bills of lading?**

Please refer to the Club’s comprehensive guidance

[Infectious Diseases—Charter Parties and Other Contractual Obligations.](#)

**If a crewmember’s Pre-Employment Medical Examination (PEME) certificate is due to expire, but crew changes are not allowed at the vessel’s next scheduled ports of call, can the certificate still be considered valid?**

As per [Circular No. 27/20, Pre-Employment Medical Examinations \(PEMEs\) and COVID-19: An Update](#), the validity of American Club PEME certificates is extended to December 1, 2021 for crewmembers originating from Bulgaria, India, Indonesia, Latvia, Philippines, Poland, Romania, the Russian Federation and Ukraine who:

- i currently hold valid American Club PEME certificates due to expire before December 1, 2021; and
- ii are currently employed onboard a vessel entered with the Club. For prospective crewmembers awaiting deployment, the requirements as summarized at <https://www.american-club.com/page/pemes> remain in effect.

**Crew pre-boarding questionnaire**

The Club also recommends creating a questionnaire for all crewmembers in advance of deployment in order to determine if he/she has presented symptoms of illness or potential contact with COVID-19. A sample questionnaire is set below for Members’ reference.

Date:		Yes or No:	Provide Details:
1.	Have you tested positive for COVID-19 within the past 14 days?		If yes date of test:
2.	Do you currently exhibit fever or respiratory symptoms? (i.e. cough, extreme fatigue, shortness of breath)		If yes, list symptoms:
3.	Have you had contact with anyone who has tested positive for COVID-19 or exhibited fever or respiratory symptoms within the past 14 days?		
4.	Have you attended any social gatherings or traveled within the past 14 days?		If yes list specific areas:
5.	Have you recently had a fever or acute respiratory illness or pneumonia requiring medical treatment or hospitalization?		
6.	Do you have any other health concerns or conditions we should be aware of?		If yes what was your diagnosis (e.g. influenza):

