

The American Club

Loss Prevention Products & Services



Updated: April 2025



The American Club and its Managers are committed to assisting Members in the prevention of claims through the dissemination of claims prevention literature and guidance, and by providing training tools and other practical instruction. It is the Club's objective to provide relevant and up-to-date materials under the following main headings:

- **Loss Prevention Publications**
- **Education & Training Tools**
 - o E-Learning Training Tools
 - o Loss Prevention Guides, Seminars & Training
- **Best Practices & Guidance**
- **Pre-Employment Medical Examination (PEME) program**

A short summary of these products and services available to Members is provided in the following pages. For further information on the Club's loss prevention initiatives, Members are asked to refer to its website at:

<http://www.american-club.com/page/loss-prevention>

Alternatively, Members may contact Dr. William Moore - Global Loss Prevention Director or Ms. Danielle Centeno - Loss Prevention Executive at lp@american-club.com.

We also encourage Members and seafarers alike to use the American Club mobile application which is available through both the [Apple Store](#) and the [Google Play Store](#) (search term: The American Club Inc).



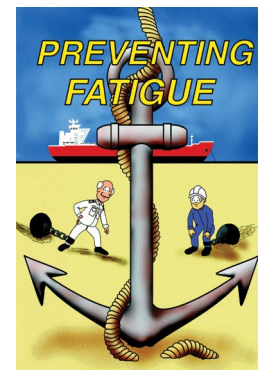
Comic Pamphlet and Poster Publications

The American Club has released a series of comic pamphlets and posters for Members dealing with matters of safety, protection of the marine environment and maritime security. The pamphlets are available for download as Adobe Acrobat PDF files at <http://www.american-club.com/page/comics>. Posters can be found at <http://www.american-club.com/page/posters> in English, Spanish and Mandarin. Hardcopy versions of these are free to Members upon request.

Preventing Fatigue

The Club has produced this booklet as an easy-to-read and user-friendly publication for seafarers as a means of familiarizing themselves with the risks of fatigue. *Preventing Fatigue* is derived from the observations contained in the International Maritime Organization's publication, *Guidelines on Fatigue*.

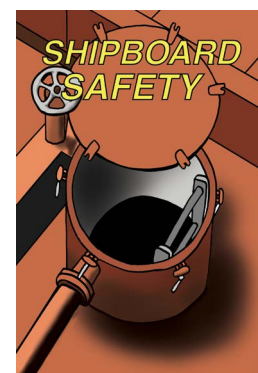
The booklet's at-a-glance format, made memorable by an undercurrent of humor, delivers a serious message that everyone can understand and absorb. Most importantly, the message is one the Club hopes will have a genuinely positive impact on reducing the effects of fatigue as a root cause of human error in maritime accidents.



Shipboard Safety

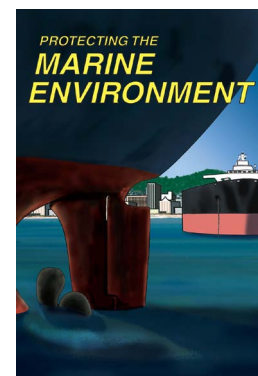
Shipboard Safety is the second in a series of booklets published by the American Club with the intention of enhancing the safety of working conditions at sea. It is part of the Club's continuing efforts to promote loss prevention initiatives in an easy-to-read and visually striking format.

Shipboard Safety is a reminder to seafarers about safe work practices that prevent and mitigate accidents associated with the daily hazards of working onboard ship. A strong safety culture, safety awareness, situational awareness and due diligence are key to reducing the incidence of human error leading to accidents.



Protecting the Marine Environment

The contribution which the shipping industry can make to the conservation of the marine environment is clearly of vital importance. Despite public perceptions to the contrary, reinforced by a popular media often hostile to maritime enterprise, the shipping industry's record in avoiding ship-sourced pollution is thoroughly creditable.

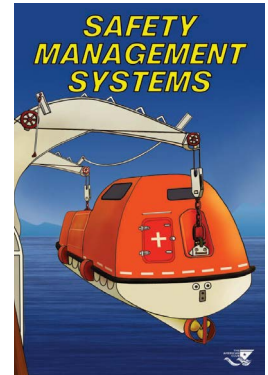


The primary purpose of *Protecting the Marine Environment* is to heighten the awareness of seafarers that what goes onboard the ship, such as people, cargo, stores, etc. should also come off the ship in an environmentally friendly way.

Safety Management Systems

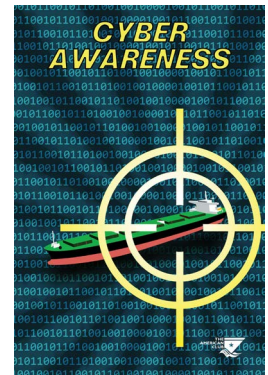
A safety management system is an essential tool in promoting safety for both international shipping under the International Safety Management (ISM) Code and US inland waterway operators and on non-compulsory vessels under the US Code of Federal Regulation Subchapter M, towing vessels safety management system option for compliance.

The booklet, *Safety Management Systems*, aims to assist both seafarers and shoreside personnel in understanding the basic principles of implementing local and international safety management systems for both seagoing and shoreside personnel.



Cyber Awareness

The booklet, *Cyber Awareness*, aims to assist seafarers in understanding the basic principles of protecting both themselves and their ship against cyber risks.



Safety, Security and Marine Environmental Protection Poster Series

In addition to the booklets mentioned above, the Club has also released a series of ten posters to support a culture of safety, security and environmental protection aboard ship.

Hard copy posters are available to Members free of charge upon request. Alternatively, the posters can be downloaded as pdf files - in English, Spanish and Mandarin - from the Club's website at:

<http://www.american-club.com/page/posters>

The posters available are as follows:

- Poster 1: *It Needs To Work Everytime!*
- Poster 2: *Watch Your Step!*
- Poster 3: *Take Control Of Fatigue*
- Poster 4: *Proper Lifting Prevents Back Injuries*
- Poster 5: *Have Respect For The Dangers Of Enclosed Spaces*



- Poster 6: *Ship Security Is Everyone's Responsibility. Stay Alert!*
- Poster 7: *Bypassing The Oily Water Separator Is A Short Cut To Jail!*
- Poster 8: *Be Alert! Everywhere, At All Times*
- Poster 9: *Are Your Hatches Tight?*
- Poster 10: *Keep Your Eyes Focused on Safety!*
- Poster 11: *Safely Navigate Through a Sea of Distractions!*
- *Man Overboard!* poster series (English only). 7 posters highlighting the risks of man overboard can be found on our website at:

<http://american-club.com/page/man-overboard>

Education & Training Tools

General Information

The transfer of practical experience between the Club and its Members is very important to claims prevention, and forms an important element of the Club's loss prevention strategy. The Club has developed both e-Learning tools available to all Members free of charge, and is also able to conduct topic-specific seminars at the request of Members.

e-Learning Tools

The Club's e-Learning tools are designed to be "user friendly" for both seafarers and office personnel in regard to safety and environmental protection subjects. Members can track their seafarers' knowledge and keep up-to-date records of familiarization training in compliance with the STCW Convention, environmental regulations and a company's safety management system requirements under the ISM Code.

All e-Learning tools and aids are free of charge to Club Members. The following programs are available to Members in English and Mandarin via the website at:

<https://secure.idessonline.com/americanclub/facility>

The topics currently available include:

- MARPOL 73/78: modules for annexes I, II, III, IV, V and VI
- U.S. Environmental Protection Agency's Vessel General Permit: modules for VGP and s-VGP
Safety modules (8 modules)



- Stranger on the Bridge
- Bulk carrier safety: IMSBC Code, BLU Code, International Grain Code and Timber Code
- Entry into Enclosed Spaces: two case study examples for a tanker and bulk carrier
- Compliance with the International Regulations for Preventing Collisions at Sea (COLREGS)
- Ship-to-Ship Transfer Operations
- Chemical Tanker
- Twin Fall Lifeboat

Best Practices & Guidances

Heavy Weather: *All hands on deck?*

This guidance addresses specific risks to crew members which should be carefully considered and mitigated whether the crew members need to go out on deck to secure cargo, secure loose mooring lines, secure watertight doors and hatches that may have opened, or any other reason to secure the safety of the vessel.

The guidance can be found at:

<https://www.american-club.com/page/emergency-response>

Heavy Weather: *Protecting the Vessel And Cargo to Prevent Claims*

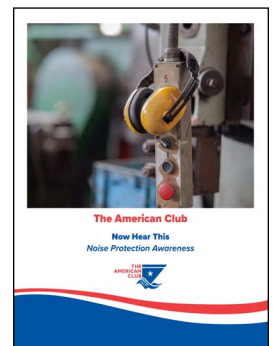
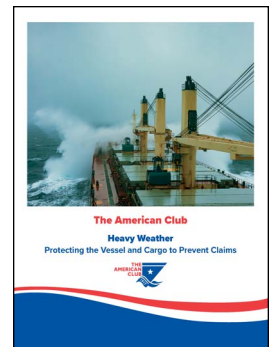
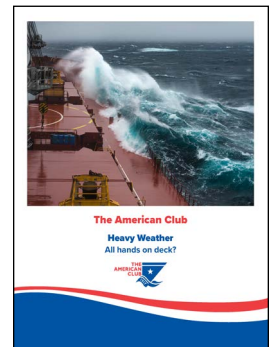
Protecting the vessel and cargo during periods of heavy weather are critical to preventing claims. This guidance addresses specific risks to crew members which should be carefully considered and mitigated to avoid damage to cargo, resulting in cargo-related claims, physical damage, water damage, and loss of cargo overboard as well as water ingress from cargo hatch leaks during periods of heavy weather.

More information can be found at:

<https://www.american-club.com/page/emergency-response>

Hearing Protection

Hearing protection while employed at sea is critical to seafarers' overall wellness. The document *Now Hear This: Noise Protection Awareness* provides guidance on best practices to protect hearing while at sea is provided - along



with a poster - in English, new and traditional Mandarin. American Club-branded ear plugs are also available to Members upon request.

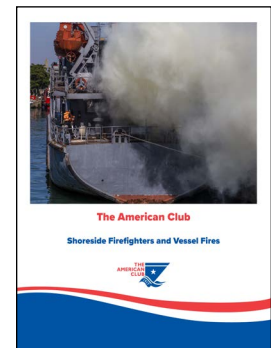
More information can be found at:

<http://www.american-club.com/page/seafarer-wellness>

Shoreside Firefighters and Vessel Fires

Whether the crew intends to fight the fire by themselves or take initial actions while waiting for experienced, contracted marine firefighters to arrive, local firefighters usually respond.

Guidance on best practices that take into account shoreside firefighting assets can be found at:



[https://www.american-club.com/files/files/API Shoreside Firefighters and Vessel Fires.pdf](https://www.american-club.com/files/files/API%20Shoreside%20Firefighters%20and%20Vessel%20Fires.pdf)

Mooring Precautions for Vessels with Large Sail Areas When Expecting High Winds

This document provide crucial insights on wind forces, mooring strategies, and common high-wind challenges. Their large sail areas expose them to potential beam wind hazards, leading to risks like a vessel breakaway that can result in a grounding, allision, collision, or damage to third party property.

The guidance can be found at:

[https://www.american-club.com/files/files/API Mooring Precautions for Vessels with Large Sail Areas When Expecting High Winds.pdf](https://www.american-club.com/files/files/API%20Mooring%20Precautions%20for%20Vessels%20with%20Large%20Sail%20Areas%20When%20Expecting%20High%20Winds.pdf)



Infectious Diseases

Seafarers are not immune to infectious diseases at home, abroad, on board ship or on shore leave. In addition to the human suffering they cause, the prime concern for Members, of course, these diseases can prove costly. The Club recommends that Members review this information and contact the Managers for any further information. The site currently provides guidance on the 2019 novel coronavirus (COVID-19), Ebola Virus Disease, malaria, Zika Virus, plague, yellow fever and measles. It can be found at:



http://www.american-club.com/page/infectious_diseases

A special web page providing guidance solely on COVID-19 can be found at:

<https://www.american-club.com/page/COVID-19>



Slips Trips and Falls

Slips, trips, falls and lifting are a primary cause of injuries and potential loss of life aboard ship. Situational awareness, applying proper safety procedures and using the appropriate equipment are key to preventing these incidents. Members can review and disseminate this information onboard ship to encourage heightened awareness to crew in preventing slips, trips, falls and lifting-related injuries. New case studies will be periodically posted at:



<http://american-club.com/page/slips-trips-falls>

Machinery Damages

Machinery damage has a wide range of consequences, impacting hull & machinery, cargo and P&I interests alike. A greater awareness of the types of machinery damage that can occur, and effective measures to prevent them, are imperative to reducing both their frequency and their severity. It is recommended that Members review and disseminate these case study examples to bring a greater awareness to the consequences of such incidents, and the actions that may be taken to prevent them. New case studies will be periodically posted at:

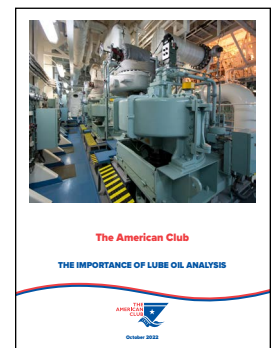
<http://american-club.com/page/machinery-damages>

The Importance of Lube Oil Testing

The importance of regularly performing lube oil analysis for shipboard machinery cannot be understated as it is essential for monitoring the actual condition of the vessel's machinery systems and the timely scheduling of proper maintenance. It can also be a good advance indicator of developing problems.

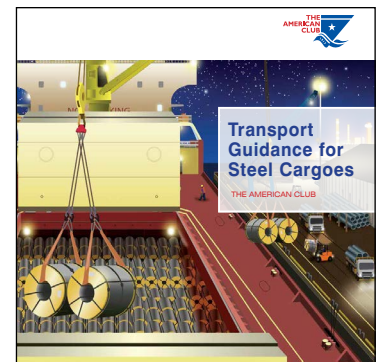
The guidance can be found at:

<http://american-club.com/page/machinery-damages>



Transport Guidance for Steel Cargoes

Transport Guidance for Steel Cargoes addresses the carriage and shipment of steel cargoes by sea. This guidance draws upon the knowledge and experience that the American Club has derived from its own claims, from those who are engaged in the operation and/or chartering of vessels for the carriage of steel cargoes, and from surveyors regularly instructed to attend steel cargo loadings and



discharges. Hard copies of *Transport Guidance for Steel Cargoes* can be obtained from the Club Managers free of charge for Members. It can be found in English and Madarin at:

<http://american-club.com/page/steel-cargoes>

Transport Guidance for Bagged Rice

Transport Guidance for Bagged Rice draws upon the knowledge and experience which the American Club has derived from its own claims, from those who are engaged in the chartering of ships for the carriage of bagged rice as well as from surveyors whose professional experience on behalf of P&I insurers, owners and charterers alike is of particular relevance.

This document - and supplemental information found on the Club's website - seeks to share with Members and other interested parties best practice in this key trade with a view to avoiding both physical loss and financial exposure can be found at:

<http://www.american-club.com/page/bagged-rice>

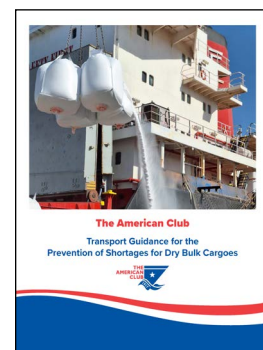


Transport Guidance for the Prevention of Shortages for Dry Bulk Cargoes

The primary objective of this guidance is to bring awareness to the challenges and risks associated with dry cargo shortage claims and propose prevention and mitigation recommendations based upon experiences across the Club's global Membership.

The guidance can be found at:

<http://www.american-club.com/page/cargo-shortage>



Piracy

Piracy and armed robbery of commercial ships remains a threat to shipping in many locations around the world. This part of the website provides key information to Members as to the following:

- frequently asked questions for P&I clubs related to piracy
- guidance to Members for the use of armed guards
- relevant links to updated information on piracy
- relevant documents issued by the Club on piracy

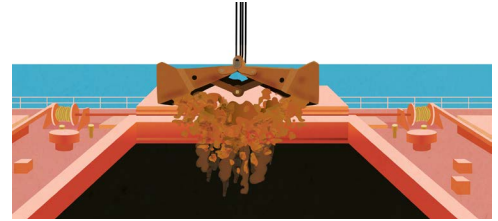


This information can be found at:

<http://www.american-club.com/page/piracy>

Liquefying Bulk Cargoes

This provides information and guidance on bulk cargoes that are known to liquefy as per the IMO's International Maritime Solid Bulk Cargoes (IMSBC) Code. The Club has issued a number of Circulars and Alerts, as well as conducting presentations and seminars. In addition, e-Learning tool guidance on liquefying bulk cargoes can be found at:



<http://www.american-club.com/page/liquefying-bulk-cargo>

Man Overboard!

The many moving parts and rapidly changing conditions of tug and barge operations make training in support of strong situational awareness vitally important. This is particularly the case in preventing overboard incidents, which form a significant proportion of injuries involving crew and other personnel within the United States waterways system.

Man Overboard! is aimed primarily at those Members who operate tugs and barges in United States domestic trade. It comprises a range of media applications, including posters for use both on board and ashore, as well as video animations that you will find at:

<http://www.american-club.com/page/man-overboard>

Inland Waterways

Tugs, barges and ships are exposed to unique risks while transiting inland waterways. The Club has produced two best practices guidance documents that address these risks.

[*Ship Anchoring and Mooring Considerations in US Rivers During High Water Conditions*](#)

provides an overview of best practices for midstream buoy mooring, actions to be taken to prevent fouled or stuck anchors, and further recommendations on actions to be taken if anchors, or anchor chains, are lost.



[*Barge Fleeting Area Issues & Best Practices*](#) addresses the unique risks associated with fleeting operations, as well as the regulations which apply, to them, and outlines the best practices to follow when interacting with barge fleeting areas.

Welcome to the USA!

Welcome to the USA! A shipowner's guide to regulatory compliance summarizes key regulations of which shipowners should be aware when trading to and from the United States. Members should also note that, regarding most of these requirements, the Club also provides additional guidance, tools and services to assist them in achieving compliance.

The most current version of this document can be found at:

<http://www.american-club.com/page/USA-regulations>



Welcome to Greater China!

Welcome to Greater China! A shipowner's guide to regulatory compliance summarizes key regulations of which shipowners should be aware when trading to the People's Republic of China, Taiwan and Hong Kong. In regard to most of these requirements, the Club also provides additional guidance, tools and services to assist them in achieving compliance.

The most current version of this document can be found at:

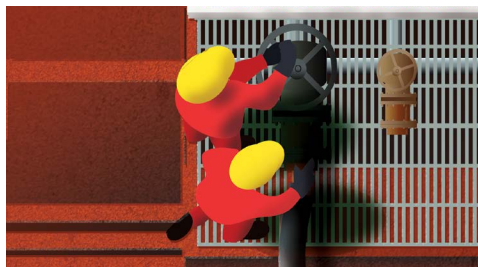
<http://www.american-club.com/page/greater-china-regulations>



Bunker Fuels

Regarding bunkering, the Club provides a comprehensive approach to loss prevention initiatives demanded both by the 2020 sulfur cap regulations as well as general best bunkering practices guidance and animations on operations and management, both ashore and afloat, aimed at obviating exposures with both a P&I and FD&D insurance implications. It can be found at:

<https://www.american-club.com/page/bunker-fuels>



Heat Related Illnesses

Seafarers should be aware that the risks of working in extreme heat conditions are generally far greater than the rewards. In cooperation with Wise Health Inc. Seafarer Outreach, the American Club have created two podcasts and written



guidance to enhance seafarers' awareness of measures to prevent such illnesses that can be found at:

<https://www.american-club.com/page/seafarer-wellness>

What's on Your Mind? Guidance for Seafarers' Mental Health Awareness

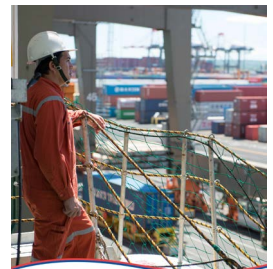
Mental wellness is an important aspect of the health and wellbeing of the crew aboard a ship. Accidents or incidents resulting from a seafarer's mental breakdown will have significant consequences for the company and ship's crew. In the seagoing community an understanding of matters of mental health is vital. In addition to the adverse personal health impacts on crews, mental health has financial implications for shipowners. This document reviews some of the common risk factors concerning mental health. *What's on Your Mind?* can be found at:



<http://www.american-club.com/page/seafarer-wellness>

Caring for Seafarers' Mental Wellbeing

The document provides guidance on responding to both routine and extreme stressors which affect the quality of life of mariners both ashore and afloat, and seeks to promote awareness generally of the importance of seafarer mental wellbeing. The Club now maintains an up-to-date list of global mental health resources available to seafarers. This is intended to be a valuable resource to seafarers and others in providing access to mental health assistance as and when it might be required.



Caring for Seafarers' Mental Wellbeing

Caring for Seafarers' Mental Wellbeing, and a list of global mental health resources in English, Mandarin and Russian, can be found at:

<http://www.american-club.com/page/seafarer-wellness>

Addressing and Managing Seafarer Mental Health Challenges

The objective of the document is to help seafarers and ship operators better understand the factors that contribute to mental health challenges for seafarers and what can be done to prevent and mitigate such effects on crews. A particular focus is on identifying and managing mental health related events should they occur on board.



Addressing and Managing Seafarer Mental Health Challenges

Addressing and Managing Seafarer Mental Health Challenges is in English and Mandarin and can be found at:

<http://www.american-club.com/page/seafarer-wellness>

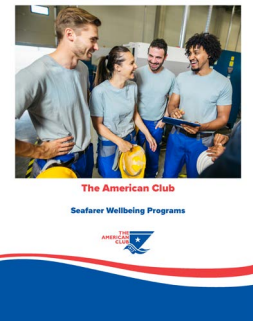


Seafarer Wellbeing Programs

Vessel managers can enhance wellbeing and morale onboard by implementing initiatives such as friendly competitions, entertainment, or celebratory meals. Activities like these promote crew happiness, crew cohesion, and positive mental health by giving seafarers an outlet to wind down from a busy workday.

Suggestions for seafarer wellbeing programs and onboard activities that promote the happiness of the crew can be found in the Club's guidance *Seafarer Wellness Programs* at:

<https://www.american-club.com/page/seafarer-wellness>



Cyber Awareness

The need for cyber awareness in the operation of ships has become an increasingly urgent focus of the industry over recent years. This focus has necessarily responded to the growing technological complexity of ships and the electronic systems used to operate them. Our guidance for shipowners, operators and shipboard crew's primary objective is to assist in navigating maritime cyber risks and is found at:

<http://www.american-club.com/page/cyber-awareness>



Lifeboat Safety

Mariners understand the critical necessity of lifeboats, but ideally hope never to use them. Lifeboat Safety: When You've Seen One Lifeboat, You've Only Seen One Lifeboat! highlights the importance of in-depth training, robust familiarity with the specific lifeboat onboard, and rigorous maintenance routines to ensure the safety and reliability of lifeboats.

The guidance can be found at:

https://www.american-club.com/files/files/Lifeboat_Safety.pdf



Good Housekeeping

Good housekeeping is essential to maintaining a safe workplace onboard a vessel. The appearance of ships and shipboard equipment on the outside suggests how well things are operating on the inside and, more importantly, contributes to the health, safety and happiness of the vessel and crew. Housekeeping oversights rarely go unnoticed during port state control or vetting inspections, ISM



audits and condition surveys. A well-kept vessel is sure to make a good first impression. The Guide provides valuable good housekeeping tips. A printer-friendly electronic copy can be found at:

<http://www.american-club.com/page/good-housekeeping>

Bills of Lading

It is paramount that the bill of lading sets forth information that accurately describes the nature of the cargo being carried, the quantity of such cargo, its condition, the loading port, the date of shipment, the discharge port, the name of the vessel, the shippers or receivers, the increased value of cargo (if applicable), and any carriage terms regarding the shipment. Each piece of information in the bill of lading is vital because any inaccuracy or mis-description can have significant and potentially costly consequences. It can give rise to increased liabilities, and it may prejudice a Member's P&I coverage.



Signing Bills of Lading is intended to identify and highlight issues that should be taken into consideration by a vessel's master, its officers and/or its operators immediately prior to the signing of any bills of lading. A printer friendly electronic copy - in both English and Mandarin - can be found at:

<http://www.american-club.com/page/bills-of-lading>

Good Catch

Good Catch takes into account that although every company's safety management system is different, there is a common theme that all seafarers' situational awareness and personal responsibility is tantamount to their own safety, that of their shipmates, the marine environment, cargo and the ship alike.

This initiative is a combination of short and focused guidance in the forms of animations, alerts and imagery concentrated directly to the attention of seafarers. The site will be periodically updated with new information and can be found at:

https://www.american-club.com/page/good_catch



Sexual Assault and Sexual Harassment (SASH)

Shipboard sexual harassment may not start with comments or actions that are immediately recognizable as inappropriate. But when these seemingly benign actions escalate, they create the opportunity for an uncomfortable, improper, and unprofessional shipboard environment. Recognizing the signs and signals of escalating workplace sexual harassment and knowing how to proactively address it on board requires training.



In this context, your Managers have created a dedicated webpage on the Club's website addressing SASH and providing links to relevant resources. Visit it here:

<https://www.american-club.com/page/sash>

Pre-Employment Medical Examination (PEME) Program

In 2004, the Club instituted a program to ensure the quality of preemployment medical examinations in designated labor supplying countries providing seafarers and shipboard personnel to Club Member's ships. The program has been very successful in preventing illness claims of more than US\$ 2.5 million per annum.

The Club's PEME program compliance is currently mandatory for seafarers and shipboard employees from the following nations: Bulgaria, India, Indonesia, Latvia, Philippines, Poland, Romania, the Russian Federation and Ukraine.

In addition, the Club also provides guidance to Members (English and Mandarin), manning agents and medical clinics performing PEMEs for both mandatory and non-mandatory compliance. A full summary, PEME medical forms and relevant guidance of the American Club PEME program can be found at the Club's website at:

<http://www.american-club.com/page/pemes>





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