



Skuld's Correspondent Guidelines

Our Correspondents should also be aware and comply with the [International Group Guidelines for Correspondents 2022](#).

Dear Correspondent

When difficulties arise, we recommend that our members seek assistance from the firms entered in Skuld's List of Correspondents. This list is subject to change without notice. It is important to note that the firms that appear in this list are not agents of the Club. A correspondent has no power, expressly or implied, to bind the Club unless specifically approved by an authorised member of management or staff of the Club.

Correspondents' availability

Shipping is an industry where assistance might be needed at any hour, and it is thus of vital importance that correspondents can be reached at all times, day and night.

Skuld's List of Correspondents must always be kept up to date, and any changes in staff/addresses/telephone numbers etc must immediately be reported to the Club.

Appointment of third parties

It is advisable, but not a requirement, for the correspondent to contact Skuld prior to acting or instructing third parties, in order to establish the vessel's entry with the Club and that the problem at hand actually is a matter covered by the Club. Common sense should be used. However, members should not be told that you are unable to act before receiving instructions from Skuld. A telephone call to the relevant Skuld office or the emergency telephone number after hours will quickly clarify the position. In urgent matters, and if for whatever reason it does not prove possible to obtain quick contact with Skuld, we prefer that the correspondent take immediate action to protect member's position. Thereafter, as a matter of priority, instructions should be obtained from Skuld. Use this site to ascertain whether a vessel is entered. We encourage correspondents to use the following procedures.

Skuld must always be consulted if either you or other persons you appoint have been requested to act for other parties involved in the actual matter. This point is important in order to avoid potential conflicts of interest. Unless approval is obtained from the Club, survey reports should not be disclosed to any third parties.

Only first class and reputable survey companies should be appointed. Please note that it is the duty of the correspondent to have preliminary survey results transmitted to the Club by e-mail as soon as possible. The final report should be compiled and forwarded to Skuld without undue delay.



Survey bills should be checked to ensure that the rates charged for the work performed are reasonable and in accordance with local rates and practice before forwarding to the Club for settlement. The bills are to be itemised and should show fees and disbursements. The basis of the fee calculation should be visible on the bill. It should be made out to the particular member, e.g. *“to (name of owner or charterer and address), c/o Assuranceforeningen Skuld”*. Should you not have the member’s name or address, please contact the claims handler dealing with the particular case who will then supply this information to you.

Preliminary results of cargo surveys

should contain the following details:

1. Vessel's name
2. Type of cargo and Bill of Lading number
3. Identification of recipients, stevedores and other parties involved in loading/discharging operations
4. Identification of all parties involved in the survey including the party/parties on whose behalf they have attended
5. Where/when loaded/discharged
6. Quantity damaged/description of damage
7. Approximate value of cargo damaged - in total or per ton - and estimated value of damaged cargo if sold locally or otherwise disposed of
8. Cause of damage if known
9. We do not wish to have any opinions from the surveyor, only factual reports.

The Survey Report

should contain the above in a more detailed, comprehensive form, and if necessary include statements from the master, officers and crew.

Sometimes there is a reference in the survey report to the party who requested or instructed the survey. Where there is such a reference, this should be accurate, i.e. whether instructions were issued by owners/charterers or their agents, or alternatively Skuld on behalf of the member.

Dangerous Cargo



Should you or any person you appoint, including surveyors, learn of any situation where one (or more) of our members' ships is involved with dangerous cargo, please contact the Club immediately.

Pre-loading surveys/Condition surveys

Requests for such surveys might be made by our members/ship personnel to your office directly. The Club should immediately be contacted for instructions, and in cases where you are requested to appoint surveyors for pre-loading survey of cargo, surveyors should be instructed to assist the master to have relevant remarks incorporated in the original Bills of Lading (i.e. to clause the Bills of Lading).

Surveys in a United States port

For appointment of surveyors in the United States, Skuld North America Inc. in New York should be contacted. For urgent or complicated matters, the local correspondent may be contacted, who shall as soon as possible report the matter to Skuld.

Oil Pollution

While a prompt response to an oil pollution incident is important, you are reminded that a correspondent is not authorised to take any action on behalf of the Club without specific authorisation. Immediate telephone contact in accordance with the procedures set out below for "Major Catastrophes" should be utilised to notify the Club of the occurrence of an oil pollution incident and to request any such authority.

Oil pollution incidents in the *United States* must be dealt with in accordance with the Response Plan for the Vessel concerned. The correspondent should assist the master in immediately notifying the appointed Qualified Individual and the Oil Spill Manager (OSRO). Immediate contact should also be established with Skuld North America Inc. in New York.

Guarantees

Under appropriate circumstances, the Club may issue a letter of undertaking or other form of guarantee. A correspondent has no power to issue a letter of undertaking or other form of guarantee except as specifically authorised by the Club.

Major catastrophes

Immediate telephone contact should be established with Skuld, either by calling the office during working hours or after hours the appropriate director or staff member or Skuld's Casualty Response mobile +47 952 92 200.

Personal injury



Each Business unit has personnel with expertise in crew, stevedore and passenger matters. The relevant Business unit should be contacted accordingly.

If a serious personal injury occurs, the Club must be notified immediately.

Stowaways

When a ship arrives with a stowaway on board, the Club and, if possible, the relevant Business unit must be notified immediately.

Correspondents' bills

Invoices for correspondents' expenses and fees should be forwarded to the Club without undue delay as soon as your involvement in the case is concluded. As with survey bills, the invoice should be made out to the particular member, e.g. *"to (name of owner or charterer and address, c/o Assuranceforeningen Skuld"*, and provide a breakdown of your invoices into fees and disbursements, including the basis upon which any fees are calculated, is to be provided.

Vouchers for all disbursements should be attached. Should you not have the member's name or address, please contact the claims handler dealing with the particular case who will then supply this information to you.

The correspondent is expected to issue bills in one currency consistently throughout the year. The Club will not entertain billings in currencies other than the one currency which is normally used by the correspondent. All invoices should be sent as email attachments.

Case reference, etc.

Kindly advise which person in your office is handling a case. Please always remember to state the vessel's name and the Skuld reference number in order to facilitate a quick identification of the vessel, the case and the Skuld executive handling the matter.

Changes in local maritime laws and regulations

Notice of all national changes in relevant maritime laws and regulations should be sent to the Club as soon as possible. This enables our own staff to stay up to date and allows us to advise our members by way of our website.

Bribery, Money-laundering, Corruption & Terrorist Financing

Skuld has a zero tolerance to bribery, corruption, money-laundering and terrorist financing ("Bribery & Money-laundering"). Skuld has also adopted a General Policy on Anti-Money Laundering, Anti-Bribery and Counter Terrorist Financing. This extends to all Clubs' business dealings and transactions in all countries in which we and our associates operate. Skuld is also



committed to applying high standards of business and personal ethics consistently across its global operations and in all its business dealings.

Skuld is subject to the provisions of the Norwegian law on "Measures against money-laundering and terrorist financing" ("Hvitvaskingsloven"), and in some circumstances the UK Bribery Act 2010 and the US Foreign Corrupt Practices Act, which can have extra-territorial effect, as well as applicable local laws in relevant jurisdictions.

The Club expects that our Correspondents and their service providers engaged by Correspondents in relation to any matter in which you are acting for the Club and Members, should be aware and understand our Guidelines and similarly adopt effective measures to counter Bribery & Money-laundering in their own dealings. Such service providers obviously include you and your staff as well as lawyers, experts, surveyors and any other form of agent, engaged by you on behalf of the Club and/or Members.

You will probably be affected by other anti-Bribery & Money-laundering laws, whether in your own country or another, which may, in some respects, be stricter than the requirements of our Guidelines. You must therefore consider carefully the need to take your own additional measures to ensure that your actions (and those of individual persons and companies that you engage) comply not only with our Guidelines, but also those other laws.

We ask you to ensure that you report to us any suspected instances of Bribery & Money-laundering or attempted Bribery & Money-laundering in any matter in which you are acting for the Club and/or Members, so that we can direct you as to the appropriate response.

Human rights and decent working conditions

The Norwegian Transparency Act relates to companies' transparency, promoting respect for and work on fundamental human rights and decent working conditions through the introduction of new requirements for obliged entities.

As an obliged entity, Skuld is working systematically to meet the Transparency Act. The work involves further enhancing existing procedures and the preparation of new policies and instruction intended to protect decent working conditions and fundamental human rights with our suppliers and business partners. The work continues to build on Skuld's efforts in the area as established by our Purpose and our Code of Conduct.

Skuld's purpose is protecting ocean industries, which includes conducting our business to the highest possible ethical standard and in a manner that has a positive impact on the community. As part of this commitment, we support all efforts to eradicate modern slavery and forced labor and are committed to ensure that we promote fundamental human rights and decent working conditions and it is imperative that our correspondents comply with such principles.



Correspondents must also comply with Skuld's Supplier Code of Conduct which serves as a guiding document, communicating the minimum requirements our business partners must satisfy.

Sanctions

Correspondents should be aware that economic sanctions and regulations imposed by individual nations, European Union or United Nations, whether directly or indirectly, will ultimately impact on the measure of assistance clubs can offer members in countries which are subject to any form of sanctions. In particular, clubs may not be able to assist members in providing a letter of undertaking or bank guarantee to secure a claim. The situation on international sanctions is constantly changing and where specific advice is needed on any aspects and its potential effect, the correspondent should contact the club concerned.

Special Guidelines for US and Canadian Correspondents

Notification

All United States and Canadian correspondents must promptly advise Skuld North America Inc. of all calls received from masters, vessel agents or others for assistance in matters involving vessels covered by Skuld.

Skuld North America Inc. will also be responsible for arranging security on behalf of Skuld in coordination with the claims department of the relevant Skuld office except in cases of emergency where Skuld North America Inc. requests the correspondent to arrange for security.

Medical Auditing and Medical Case Management

When dealing with crew claims in the United States, all reasonable steps should be taken to assist Skuld and its Members in containing medical costs. In all new and existing crew claims you are handling in the United States, all medical bills in your possession should be sent to Skuld North America in New York for auditing. We also ask that you direct local agents to send all medical bills directly to Anchor and remind local agents that no medical bills should be paid until after the audit is performed.

In serious crew injury or illness cases in the United States, Skuld recommends that you promptly contact Skuld North America so that a determination can be made regarding the utilisation of a medical case manager. Medical case managers can work to assist in gathering information about the medical condition of an ill or injured crewmember, plan and monitor the treatment of the crewmember and assist in ensuring that a crewmember receives appropriate and cost-effective medical treatment.