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# Viewpoint: Insurance is essential to crew health and safety in the maritime sector

By Luca Garbarino, Oneglobal

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A&H insurance cover must become a standard employment benefit in the maritime industry as it is in much of the onshore world



SINCE THE START OF THE PANDEMIC, BETWEEN 150,000 AND 200,000 MARINE CREW MEMBERS HAVE BEEN TRAPPED AT SEA

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In some form or another, every industry has experienced its share of Covid-19-led disruption but ships' crews have been some of the hardest hit.

Initially, as the virus spread, cruiseships unable to dock made the headlines. As the pandemic has progressed, other ships have been left stranded not only by outbreaks on board but also by the authorities in many jurisdictions taking the decision to keep ships, passengers and crews offshore in an attempt to isolate the virus.

However, while solutions to get cruise passengers home were eventually found, the situation for crews has often been desperate, not least because crews at sea are some of the most vulnerable to Covid-19, as recent research from US Navy researchers published in the New England Journal of Medicine pointed out.

The research highlighted, when looking at naval crews, that they generally live in confined spaces and share dining facilities, both significant breeding grounds for the virus.

It will come as little surprise therefore, the UN's Labor Agency has estimated that since the start of the pandemic, between 150,000 and 200,000 marine crew members have been trapped at sea. Many of them have been quarantined in small cabins, cut off from their families, not knowing when they might be allowed to return home. Predictably, the virus has spread through ships with those on board having limited or no access to medical attention. In many geographical locations, the situation is still ongoing, as the world faces a second wave of infections.

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This year's experience has brought the wellbeing of crew members into sharp focus among shipowners. They care deeply about the health and welfare of their crews and their families and, over time and accelerated by the impact of Covid-19, shipowners are beginning to see the value of factoring in accident and health (A&H) cover into their marine insurance buying.

To date, many shipowners have just relied on the death in service benefits, included with a protection and indemnity policy to protect crew families should the very worst happen. Stepping that up to provide a comprehensive A&H package is not without cost. As a result, it has only been the largest and wealthiest owners with crews in excess of 2,000 that have purchased this cover so far.

However, ensuring the health of crews via A&H cover need not only be seen as a cost undertaken for altruistic purposes. Shipowners can, potentially, recoup huge savings in recruitment and training costs and save significant sums by having their fleet run smoothly, without incident or accident when operated by an experienced, well-trained and motivated crew.

With retention in mind, most of the best schemes to protect crew are structured along a bronze, silver and gold tiered system, so the longer a crew member remains with the shipping company, the stronger and more comprehensive the package of health and employee benefits becomes. The schemes are provided by reputable international carriers with strong balance sheets. Perhaps most important of all, they use third-party administrators, experienced in marine A&H programmes and located near to the crews' home country, ensuring the scheme operates smoothly round the clock, 365 days a year.

With many crew members coming from lower-income countries such as the Philippines, Indonesia and India, this kind of cover is often a vital part of their terms of employment and can sometimes make the difference between them renewing their contract or not.

### Incentive

While, to date, it is the bigger shipping companies, with large fleets and significant numbers of shore-based employees that have been making this investment, the experience of Covid-19 is encouraging more shipowners to rethink how they incentivise their staff, as those who have experienced long enforced periods at sea may become increasingly reluctant to continue sailing and the incentive of comprehensive A&H cover could be a way to tempt them.

My experience of the maritime industry leads me to the conclusion that shipowners care deeply about the wellbeing of their crews and know that their health is key to the health of the company. If long periods at sea become the norm, as the pandemic takes its course, those owners with comprehensive medical and benefits cover that protects crew and their families back at home will likely be the most attractive employers and retain their skilled and experienced team.

Over time, it seems likely that comprehensive A&H cover may become a maritime industry standard, as it is in much of the onshore world, and a benefit that no shipowner can afford not to purchase.

*Luca Garbarino is executive director at Oneglobal*

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