Marine Insurance, General Average and Salvage: Hull, P&I, Cargo Cover and Casualty Claims

13 – 17 December 2026
Riyadh - KAFD district five-star

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Introduction:

Marine insurance, general average and salvage decide who pays when a laden vessel grounds, catches fire or needs a tow to safety, yet owners, charterers and cargo interests often discover their cover gaps only after the casualty. A late notice to the P&I club, an unsigned salvage agreement or cargo released without GA security can cost far more than the damage itself. This Core Concept course trains practitioners to read hull, P&I, cargo and war covers, declare and secure general average, and manage salvage and wreck removal claims. Participants build a Casualty Claims Handling Playbook.

Course Objectives:

- Test insurable interest, fair presentation of risk and warranty compliance for owners, charterers and cargo interests before and after a loss
- Map a casualty against hull and machinery, P&I, cargo, war risks, loss of hire and charterers' liability covers to identify which insurer responds
- Declare general average, collect bonds and guarantees and check an average adjuster's statement against the York-Antwerp Rules
- Evaluate salvage offers on Lloyd's Open Form and decide when to invoke the SCOPIC clause or rely on special compensation
- Coordinate wreck removal, pollution and crew claims with the P&I club and hull underwriters without prejudicing recoveries
- Produce a Casualty Claims Handling Playbook that sets notification, security and documentation steps for each party

Target Audience:

- Managers responsible for fleet insurance programmes and casualty response in shipowning and ship management companies
- Managers responsible for chartered tonnage exposure and charterers' liability cover in operating and trading companies
- Managers responsible for cargo risk, transit cover and recoveries in commodity, energy and manufacturing supply chains
- Underwriting and claims managers at marine insurers and mutual P&I associations
- Broking managers who place hull, P&I and cargo business and support clients through major claims
- Legal managers and counsel who advise on salvage, general average and marine insurance disputes

Course Outline:

Day 1: Marine Insurance Principles and the Market for Ship and Cargo Risks

- Insurable Interest of Owners, Mortgagees, Charterers and Cargo Interests in the Marine Adventure
- Utmost Good Faith and Fair Presentation of Risk in Marine Placements
- Express and Implied Warranties: Seaworthiness, Legality and Trading Limits
- Marine Market Structure: Hull Underwriters, Mutual P&I Clubs, Brokers and Average Adjusters
- Fleet Insurance Programme Gap Map Across Hull, P&I, Cargo and War Covers

Day 2: Hull, P&I, Cargo, War and Charterers' Covers

- Hull and Machinery Perils, Deductibles, Total Loss and Constructive Total Loss Tests
- P&I Club Rules: Crew, Collision, Pollution, Wreck Removal and Cargo Liability Risks
- Institute Cargo Clauses A, B and C Coverage Comparison at Overview
- War Risks, Loss of Hire and Increased Value Covers Alongside the Hull Policy
- Charterers' Liability Cover for Damage to Hull, Cargo Claims and Third-Party Exposure

Day 3: General Average Declaration, Adjustment and Security

- General Average Tests: Common Peril, Voluntary Sacrifice and Extraordinary Expenditure
- York-Antwerp Rules Lettered and Numbered Rules Structure at Overview
- GA Bond, GA Guarantee and Cash Deposit Collection Before Cargo Release
- Contributory Values, Allowances and the Average Adjuster's Statement
- Hull Underwriter, Cargo Insurer and P&I Club Roles in Recovering GA Contributions

Day 4: Salvage, SCOPIC, Wreck Removal and Complex Claims

- Lloyd's Open Form Engagement: No Cure No Pay, Salvage Security and Arbitration
- International Convention on Salvage Article 13 Reward Criteria and Article 14 Special Compensation
- SCOPIC Clause Invocation, Remuneration and Interaction with the Salvage Award
- Wreck Removal Orders, Contractor Selection and P&I Club Response
- Particular Average Claim Files: Surveyor Reports, Repair Accounts and Subrogation Recoveries

Day 5: Casualty Simulation: From Notification to GA and Salvage Claims

- Casualty Scenario Briefing: Engine Room Fire and Grounding of a Laden Bulk Carrier
- Initial Response Notifications to Hull Underwriters, P&I Club and Cargo Interests
- Salvage Contract Decision and GA Declaration Under Time Pressure
- Claims Allocation Matrix Across Hull, P&I, Cargo and Salvage Parties
- Casualty Claims Handling Playbook Presentation and Peer Challenge

Skills You Will Gain:

- Marine Cover Mapping
- Warranty Breach Analysis
- General Average Security Management
- Adjustment Statement Review
- Salvage Contract Evaluation
- SCOPIC Decision-Making
- Wreck Removal Coordination
- Casualty Claims Allocation

Why Attend This Course:

- Return with a Casualty Claims Handling Playbook tested in a simulated grounding and fire casualty
- Know in the first hours of a casualty which insurer, club and adjuster to call and what security each party will demand
- Challenge a salvage claim, SCOPIC bill or adjuster's statement with the criteria that set the final figures
- Compare casualty practice with owners, charterers, cargo interests, underwriters, brokers and lawyers from several sectors

Conclusion:

A marine casualty tests every insurance contract, club rule and salvage agreement at once, and the first decisions shape the final bill for every party. The course moves from insurable interest, utmost good faith and warranties, through hull, P&I, cargo, war and charterers' covers, to general average declaration, security and adjustment, then to salvage under Lloyd's Open Form, SCOPIC, special compensation and wreck removal. The final day runs a casualty simulation and produces a Casualty Claims Handling Playbook for use at work.