

# The Role of the H&M Surveyor



How the benefits are determined

# Overview

- To ensure full benefits of their claim against H&M underwriters, ship owners should inform underwriters immediately when a casualty occurs.
- The H&M underwriter should appoint a marine surveyor to conduct the survey and investigate the casualty.
- The marine surveyor upon attendance on board the insured vessel should see the master and make known his reason for boarding the vessel.

# Preliminary actions

1. He should examine the vessel's statutory certificates and classification certificates
2. He should ascertain the circumstances leading to the damage and obtain copies of reports and log entries for the casualty.
3. He should then proceed with the survey of the damage together with the vessel's representative.

# Main casualties

There are 7 main casualties which usually result in claims against H& M underwriters

1. Collisions
2. Groundings
3. Machinery and equipment damage
4. Fires
5. Flooding of compartments
6. Heavy weather damage
7. Sinkings

# Collisions

1. All damage sustained in the collision by the insured vessel should be recorded in detail and photographed.
2. Pre-collision damage should also be inspected and photographed.
3. 'Without Prejudice' survey/s to be carried out on the other vessel/s involved in the collision; detailing damage sustained in the collision supplemented by photographs. This enables the surveyor to comment on the repair accounts, which are sent to him after repairs are completed.

# Collisions

4. The surveyor should follow up on the repairs on the insured vessel until it returns to operation.
5. Sometimes in major collisions, the surveyor may be required to conduct an 'speed and angle of blow' survey.

# Collisions



# Groundings

1. As groundings usually occur in remote locations, the appointed surveyor should ascertain whether to board the vessel at the grounding location ASAP or await her arrival in port for repairs.
2. All information leading up to the grounding incident should be obtained. If survey is at grounding location, the surveyor must be involved with salvage operations with a view to avoiding unsafe practices and controlling costs.

# Groundings

3. A bottom survey and inspection of tanks/ compartments should be conducted with classification surveyor and owner's superintendent and sustained damage recorded and photographed. Pre-grounding damage should also be recorded and photographed.
4. Repair specifications should be given by classification surveyor and surveyor follows up with repairs until vessel is reinstated to operation free of class conditions for hull and appendages.
5. The repair accounts for grounding damage should be verified and approved by the surveyor.

# Groundings



# Machinery & equipment damage

Machinery & Equipment damage surveys are complex and require knowledgeable and experienced surveyors

1. Information surrounding the machinery or equipment damage should be obtained from chief engineer before proceeding with the survey.
2. Detailed survey of the machinery or equipment in its post-casualty condition should be carried out to supplement surveyor's initial findings. Progressive inspections upon disassembly to follow up with close-up photographs of components.

# Machinery & equipment damage

3. Samples of fluids for analysis, careful inspection and measurement of components and even inspection of failed components by a metallurgist may be necessary to determine cause of the damage to enable surveyor to render opinion on what he is informed and sees.
4. Reinstatement of the machinery or equipment to classed and operational condition requires close liaison with the owner's superintendent and classification surveyor; to ensure that there will be no recurrence of the damage incident.

# Machinery & equipment damage



# Fires

A fire is problematic to the surveyor especially in machinery and equipment compartments where seawater has been used to extinguish the fire.

1. As soon as initial survey or fire aftermath is recorded and photographed, cleaning of machinery and equipment not affected by the fire but affected by seawater should be cleaned and undergo corrosion prevention.

# Fires

2. The cause of the fire, especially if it occurs in a ship repair yard or in port should be determined. In major fires, a fire expert is brought in to positively determine the cause of the fire.
3. Reinstatement of the vessel to pre-fire condition should be closely monitored so that the surveyor can verify and approve repair accounts.

# Fires



# Flooding of compartments

Flooding of compartments by seawater can sometimes lead to expensive repairs if prompt and proper reinstatement procedures are not implemented.

1. The surveyor upon inspecting the flooded machinery or equipment compartment ensures corrosion prevention equipment are in place before de-watering of the compartment commences.

# Flooding of compartments

2. Cleaning and corrosion prevention of the machinery/equipment should commence as soon as it is safe to do so and continue until the corrosion prevention procedures are completed.
3. Photographs should be taken before dewatering process to determine the scope of reinstatement. In cases where compartment had been dewatered already, watermarks are useful in determining full extent of seawater damage.
4. After vessel reinstated to operation, invoices for services rendered should be verified and approved by surveyor.

# Heavy weather damage

Heavy weather damage claims have considerably lessened over the last 20 years due to significantly improved communications and navigation equipment installed on oceangoing ships.

1. The surveyor should sight deck log entries to determine weather and sea conditions when alleged damage had been sustained.
2. Surveyor should inspect all damage and discuss with owner's superintendent what repairs/replacements are necessary to enable vessel to continue voyage and list what has to be done. Immediate work order and supply of equipment/parts should be made.

# Heavy weather damage

1. If repairs/replacements can be deferred to convenient time, a separate list should be made up for reference at a future time and H&M underwriters should be informed accordingly
2. If airfreighting of equipment/parts is necessary, this should be recorded on the understanding that ship owners will bear the increased cost.
3. The surveyor should verify and approve the repair/replacement accounts after vessel is reinstated to operation.

# Sinkings

If vessel sinks in deep water, H&M underwriters usually appoint investigators with maritime and legal backgrounds, as salvage and reinstatement costs would in most cases exceed the vessel's insured value.

1. If the vessel is to be reinstated to operation after re-floating, then surveyor should deal with the cleaning, corrosion prevention measures and reinstatement of vessel to operational condition.
2. After vessel is reinstated to operation, salvage accounts, cleaning and corrosion prevention and repair/reinstatement invoices should be verified and approved by the surveyor.