

THE COMPASS

Newsletter of DGS Marine Group

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1. BRIBERY ACT – CHALLENGES AND ENFORCEMENT

The UK Bribery Act 2010 (the Act) was passed on 8 April 2010 and came into force on 1 July 2011, making significant changes to bribery law and cementing the UK's position as a global leader in the fight against business corruption. The Act has a significant extra-territorial reach and applies to all corporate entities including partnerships that have a UK business connection. The Act also follows a global trend to strengthen anti-corruption laws. In essence, the Act introduces a new corporate offence, which expressly criminalizes bribery of foreign public officials, widens UK jurisdiction over offences committed abroad, redefines the nature of bribery and increases the penalties. As a result, the UK Bribery Act is regarded as amongst the toughest anticorruption legislations anywhere in the world.

Offences

Under the Act, it is illegal to offer:

- A promise or to give a bribe ("Offences of bribing another person")
- To request, agree to, receive or accept a bribe ("Offences relating to being bribed")
- New corporate offence - Failure of commercial organisations to prevent bribery;

This offence has wide scope and application and applies to any foreign business which carries out part of its business in the UK, or has links to the UK when an act of bribery is committed by an associated person. The associated person is a person who performs services for and on behalf of the Company anywhere in the world. It is a strict liability offence and therefore the Company's intention is irrelevant. However, the Company may rely on a factual defence if adequate procedures are in place (see below).

- The bribery or attempted bribery of a foreign public official:

A foreign public official means an individual who holds a legislative, administrative or judicial position of any kind or an individual who exercises a public function or is an official or agent of a public international organisation. For an act to be prosecuted under the Act, a person must have an intention to influence the official's capacity in order to obtain or retain business or a business advantage for the organisation. In essence, bribery is offering or giving to another person a financial, or other advantage, with the intention of encouraging that person to perform their functions or activities in an improper manner.

Penalties

If a Company is convicted under the Act it will be liable to unlimited fines. The individuals will be liable to a maximum penalty of up to 10 years imprisonment and/or unlimited fines. Company Directors may be disqualified from the holding directorships and commercial entities may be debarred from participation in public sector contracts.

Application

The Act applies to:

- UK citizens, residents and Companies established under UK law (please note that the persons can be liable in the UK under the Act for their business practices abroad).
- Non-UK Companies can be held liable for a failure to prevent bribery if they have an office or operation in the UK (legal or physical presence in the UK), even if the bribery offences were not approved or financed by the UK branch or subsidiary.

Companies are liable for all associated persons performing services for and on behalf of the commercial entity (i.e. employees, agents, sub-contractors). Companies or partnerships incorporated in the UK (or incorporated abroad but having legal or physical presence in the UK) may be held liable even if the act or omission forming part of bribery offence has been committed abroad. Senior officers of the Company, who knew of acts of bribery, are also personally liable.

Facilitation payments

Facilitation or 'grease' payments are unofficial and relatively minor amounts paid to public officials to expedite routine business activities. Facilitation payments were already illegal under the old regime and continue to be under the new regime too. However, the Act has extra-territorial reach and therefore applies to many Companies operating abroad. It has a huge impact on shipowners who trade in countries where facilitation payments are a common practice. All facilitation payments are prohibited under the Act unless such payments are expressly permitted under the local written law.

Guidelines issued by the Ministry of Justice in March 2011 (see the link overleaf) draw up a list of factors which may be considered while taking a decision on whether or not to prosecute. Companies are expected to have adequate procedures in place including anti-corruption policies, which may constitute factors in mitigation when prosecution is being considered. The elimination of facilitation payments is a long-term objective and the government will be applying the prosecutorial discretion if necessary. The Government and particularly the Serious Fraud Office ("SFO") aims to eliminate facilitation payments and apply a zero tolerance approach to such payments as soon as possible.

Hospitality

Corporate hospitality is an important part of doing business and deeply rooted in business customs. In the Guidelines referred to above, the Ministry of Justice points out that corporate hospitality is not prohibited and should not be

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caught under the Act if the expenditure or hospitality is reasonable, proportionate, made in good faith and is not be intended to induce improper performance. The authorities will always investigate the level of hospitality offered and its impact on the recipient whilst they are making business decisions.

Adequate procedures defence

The guidelines contain examples of situations which may amount to an offence under the Act. The guidelines aim to help commercial organisations to adopt procedures to prevent persons associated with them from committing corrupt acts or omissions that fall under the Act. It is vitally important that Companies have adequate procedures in place to prevent acts of bribery.

To avoid liability and reduce the exposure to prosecution, Companies must ensure that they have in place adequate procedures which in effect may provide a defence to the strict liability offence of failure to prevent bribery. The Act itself does not define such procedures, however the guidelines provide helpful case studies as well as six principles which aim to assist Companies in putting their procedures into place.

These six procedures are as follows:

1. Proportionate procedures:

The procedures should be proportionate to the risk of bribery and the nature, scale and complexity of the organisation's commercial activities. Large international shipping Companies are required to set up more extensive procedures, compared to smaller ones, given their potential for greater exposure. The

procedures should be practical, clear and accessible.

2. Top level commitment:

The top level management of Companies must be committed to preventing bribery by their employees and other persons associated with them. They should also actively commit to implementing and reviewing the policies.

3. Risk assessment:

Companies should give significant consideration to the bribery risks that they are exposed to and determine appropriate measures to prevent corruption, based upon risk assessment.

4. Due diligence:

Companies should mitigate the identified corruption risks by applying proportionate due diligence procedures in respect of persons who perform, or will be performing, services for and on behalf of the Companies.

5. Communication and training:

Companies should educate employees and people who perform services for and on their behalf to ensure that the prevention measures are well understood. The training should be provided and be proportionate to the bribery risks Companies potentially face.

6. Monitoring and review:

Companies should regularly and continually monitor and review the bribery risks, its procedures to prevent corruption, their compliance with official requirements and as a consequence, amend procedures where necessary.

Companies which have adequate procedures in place across their global network may be

regarded as the ones having a complete defence to the offences referred to in the Act. Guidelines have also been issued to crown prosecutors outlining factors which should be taken into consideration. Whether *prima facie* there is sufficient evidence to prosecute and most importantly, whether or not it would be in the public interest to prosecute. However, it should also be noted that it will be for the courts to decide whether the Company procedures are adequate.

Conclusion

The BE&O, as agents to the Managers, are required to comply with the Act through DGS Marine Management Services and seek the cooperation of its Assureds and all others with whom it does business with throughout the world in implementing and complying with the requirements of the Act.

Helpful links:

<http://www.legislation.gov.uk/ukpga/2010/23/contents>

<http://www.justice.gov.uk/guidance/docs/bribery-act-2010-guidance.pdf>

<http://www.justice.gov.uk/consultations/docs/bribery-act-guidance-consultation1.pdf>

<http://www.justice.gov.uk/publications/docs/letter-lord-henley-corporatehospitality.pdf>

*Written by Mr. Peter Reeves,
Senior Executive Consultant*

2. SURVEYS – OFTEN OVERLOOKED ITEMS

As discussed in our earlier monthly circular ‘SOS – Service Our Ships’, a Pre-Entry / Condition is vitally important in assessing the condition of a vessel. Further, it is also to assist the British European and Overseas P&I / FD&D (‘BE&O P&I’) and the assured to identify suspect areas of potential loss that may give rise to claims. A Pre-Entry / Condition Survey enables the assured to take preventive and / or corrective action as appropriate to increase the standard of the vessels. With over 40 years of carrying out such surveys for Clubs and classification societies, our in-house highly experienced Chief Surveyor explains that:

“Apart from identifying suspect areas, a Pre-Entry / Condition Survey also aims to serve as a knowledge bridge between the Club and the vessel’s crew. Part of the job of a Surveyor is to convey to the Master and his crew about the latest risk / loss prevention strategies initiated by the Facility and provide guidance on proper maintenance / inspection of certain items which are most often ignored and can lead to high value claims and / or loss of hire.”

This article aims to outline some very common defects noted on vessels that are occasionally ignored items and in particular aimed at the safety of the seafarers.

On Deck

Particular areas of neglect involve mooring stations, oil spillages in way of hydraulic winches, anchor windlass hatch covers and incorrect stowage / use of pilot ladders.

Anti Slip Surfaces

Anti slip coating can take the form of welded studs in way of working areas or, more commonly, by mixing sand with the deck paint producing an anti slip surface.

Anti slip surfaces should be arranged in way of all mooring areas forward, aft and on deck, especially where somebody is positioned whilst working a winch drum-end. Many ships have dedicated walking areas marked on the deck showing the access from aft to forward; these areas should be painted with anti slip and coating used should be a high visibility colour. In addition to these areas, it is vitally important to have the first and last rung of all ladders painted with bright yellow or orange paint and to use anti slip paint at the foot of the ladder. Anti slip paint in all other areas definitely pays dividends. Last but not least, these areas should always be kept well maintained.

Hydraulic Oil on decks

Personnel falling due to slippery mooring decks and weather decks are a common cause of accident occurrence. Any hydraulic oil leakages in way of mooring equipment are dangerous to crew and should be immediately rectified and the area cleaned. Hydraulic oil leakages in way of hatch cover hydraulic jacks should also be checked regularly and rectified immediately and the area in question cleaned. Too often on ship surveys, it is found that, although the leakage may have been rectified, the area in question has not been cleaned and is left with a pool of hydraulic oil covered by sawdust.

Mooring Equipment

Brake linings of anchor windlass should be regularly

inspected; preferably every time prior to anchoring a visual check of the brakes should be carried out. The brake linings should be repaired or changed as necessary. It is also useful to have the date of the last brake lining renewal stencilled on the cover plate for ease of records and also so that the brake lining is not ignored. Further, markings of Safe Working Load on all mooring fittings such as rollers, bits and fairleads should also be well maintained. Rollers in particular should be kept well lubricated and a lubrication record maintained onboard with the rollers being turned by hand on a regular basis. On many ships, it is common to find rollers seized due to lack of regular lubrication maintenance.

This will result in increased wear and tear on mooring ropes and wires with possible subsequent failure, all increasing the chances of potential claims. It is also important that all discarded mooring ropes be landed ashore at the first opportunity.

Lifeboats and Life-rafts

On ships calling at ports frequently, often the officer in charge of Life Saving Appliances (LSA) and Fire Fighting Appliances (FFA) is unable to dedicate sufficient time to maintain the lifeboat equipment. The lifeboat equipment should be checked on a regular basis, particularly consumables, which should never under any circumstances be allowed to exceed their expiry date. Secondly, lifeboat engines should be started up each week including engaging the propeller both ahead and astern.

Life rafts and their stowage is another important concern. Life raft stands are more than often ignored and worn out, resulting in either damaging the life raft or even resulting in the loss of life rafts during rough seas. The stands, hydrostatic release units and general condition of the area should be visually inspected during lifeboat drills and also be included as part of the vessels’ planned maintenance system.

Pilot Ladders

Pilot ladders should also be checked on a regular basis and when not in use should be correctly stowed and protected from the elements.

The Facility has had a recent incident when a ship’s agent fell into the water when the manila ropes of the lower part of the pilot ladder failed. On examination, it was clear that this could have been avoided if the pilot ladder was checked on a regular basis as part of the vessels PMS and also stowed and protected. All ships should introduce check lists for all such equipment and make such information available should it be required. Additionally, a member of the crew should test the ladder before a pilot or other visitor to the ship use it in order to verify that the ladder is fit for use.

Hatch Covers

Hatch covers is an interesting area with so many moving parts involved, i.e. alignment of the hatch covers, condition of compression bars, condition of rubber gaskets etc, which most often are small but important areas which get neglected. Wedges are one of these neglected items; they tend to be deformed due to accumulated rust and hence do not serve their purpose. Thinned wedges should be identified and replaced at the earliest instance. Other such parts which are often ignored are drain pipes and their non return valves which often get clogged due to previous carried cargoes. The undersides of all hatch covers should be monitored and any breakdown of the coatings repaired as and when possible. The insides of the hatch covers should be checked on a regular basis for water ingress and any necessary repairs carried out.

Additionally, the hatch cover resting pads located on the hatch coaming top plate should be monitored by the ship’s staff to check for excessive wear and replaced as necessary or a thin doubling plate arranged to compensate for the loss of material.

Many hatch covers are secured by quick acting cleats, which are intended to hold the hatch cover in place at sea. It is a common fault of sea staff to over tension these cleats in the mis-guided hope that this will ensure a greater degree of weather tightness of the hatch cover. This is incorrect. All this does is damages the cleat. All quick acting cleats should be regularly checked and inspected by the ship’s staff

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and repaired/replaced as necessary.

Proper and timely maintenance on hatch covers helps in preventing cargo claims. Irrespective of the trading pattern of the vessel, it is prudent to pay proper attention to the condition of the hatch covers and their water tightness.

The main deck areas, particularly those areas between the hatches, are a common source of neglect by ship's staff. It should be appreciated that these areas of deck are not part of the longitudinal strength of the ship and the thickness of the material is considerably less than the main deck fore and aft port and starboard areas of deck which are part of the ship's longitudinal strength and contribute to the section modulus calculations in the initial design.

The cross decks are often neglected for various reasons. Generally they are not easy to maintain due to obstructions such as pipes cables etc. However particularly on Bulk Carriers they can cause severe corrosion and allow water ingress into the cargo hold; resulting in cargo wetness claims.

Engine Room

Particular areas of neglect in engine rooms include oily water separators, condition of engine room workshops, machinery leakages and engine room bilges.

Oily Water Separators

The rules and regulations regarding pollution are well documented and it is a requirement that the ship displays prominent notices as follows:

“DISCHARGE OF OILS INTO THE SEA IS STRICTLY PROHIBITED”

Additionally, there should always be a lock on the overboard discharge valve together with a notice stating:

“ONLY TO BE OPENED BY THE CHIEF

ENGINEER”

With the Chief Engineer being the sole key holder. It is also vitally important that the routine checks are carried out to ensure that the 15ppm alarm is working and with this being noted in the oil record book. Port State Control (P.S.C) inspections, particularly in European ports, check the vessel's oil record book very thoroughly and heavy fines result when discrepancies are found.

Guards in way of drives on Machinery

Often belt drives of machinery are left unprotected or the protection plate is missing or in fact not refitted after overhaul of the motor. This is dangerous and can lead to serious personal injuries and consequently high claims. All belt drives of machinery should be adequately protected at all times.

Engine Room Workshops

Good housekeeping in Engine Room workshops is very important. Engine room workshops contain various potentially hazardous equipments such as welding equipment, lathe machine, grinding and drilling machines. During the use of these equipments, if safety equipment is not used, it can lead to serious human injuries. It is most often a matter of 'onboard practices' which require to be changed and the crew require to be trained and be accustomed to the use of the various safety equipment. It is also important that the senior management onboard take initiative by formulating and implementing strict policies on the use of safety equipment such as tool rests, safety shields, safety goggles and eye wash, which are some of the important items and occasionally found missing in the engine room workshops. Additionally, there should also be safety notices prominently displayed, warning the crew to take care when using the machines in the engine room workshops.

Oil Leakages

Engine rooms, due to various reasons, one of which is the age of the vessel, will have problems with oil

leaks from pipes, valves and machinery if not regularly monitored and repaired.

Most often than not the root cause of the oil spillages is leaks not being properly rectified and although the original spillage may be cleaned up, the source of the leak is not rectified with the oil leakage re-appearing to produce a slippery surface, which can result in a serious personal accident. Leakages from main and auxiliary engines are very serious and need to be rectified with any necessary repairs carried out as soon as possible, which owners should not hesitate from doing and also not cut costs by ordering cheap spare parts.

Additionally, oil in the engine room bilges is not only unsightly but is a major fire hazard and therefore engine room bilges should be kept clean and free from oil and debris at all times.

Finally, the most important in terms of human injury; engine room floor plates are often found loose and not correctly aligned and secured which present a danger to personnel on board. They should be regularly checked by the crew and rectified as necessary.

Maintaining vessels to their optimum condition is difficult and requires a well trained and motivated crew. Keeping your crew happy pays dividends in terms of zero claims resulting, in lower premiums and thus saving money which can further be invested into maintaining the vessel. Keeping a look out for small defects is also important; the above points being a few of many other often neglected items, this article endeavours to start a thought process to deal with such items.

Written by Mr. William McNamee, Chief Surveyor & Consultant Capt. Pushkar Gadani, Risk Management/Loss Prevention Executive.

McAusland & Turner is the oldest Marine Surveying and Consulting firm in continuous operation in the Port of Hull; UK having been established in 1888. They are official P & I Club Correspondents and in addition to representing P and I Clubs, act on behalf of Underwriters and Insurers, the Marine Industry at large, the Legal Profession and Government Bodies. They are also Lloyd's Agents for the East Coast of England and act on a global scale. The current Managing Director is Albert Weatherill who has been with the firm since 1982.

1. Fixed premium P&I Clubs have risen from the need of small ship owners to get better value for money in terms of premiums. What is your view on such facilities and their future in the P&I Market?

Fixed premium insurers are not a new initiative and were in place when I entered the industry in 1982. Certainly around 20 years ago there was a suggestion that the entire P & I market was leaning towards fixed premium. However, traditional mutual 'Clubs' retain their status and continue to dominate the market. That is not to say that the fixed premium insurer has had its day. Far from it, in-fact as we see a number of new start-ups coming to the market, it is clear to see that the fixed premium facilitators are thriving. If a fixed premium P & I Club is offering a good product then they will generate business. If they then back that up with a quality service, with regards to ship inspections and ultimate claims handling, then there is no reason why they will not be around for decades to come.

2. Condition Surveys carried out for P&I Clubs are aimed at not only in bringing out the true picture of a vessel but also to provide assistance to the Master on maintenance of the vessel and to convey to the Master and his crew the latest Risk/Loss Prevention initiatives taken by the Club. Does the Master of the vessel have a similar perspective when a P&I Surveyor attends a vessel to carry out such an inspection?

A Club's claims record can often have a direct

relationship with the quality of the vessels it covers. It is here that the quality of the Condition surveys carried out on vessels entered can have a huge bearing on likely claims going forward. A quality condition survey will bring out the true picture of a vessel and will highlight where the defects lie. However, a poorly conducted survey undertaken on the Club's behalf may actually be worthless and leave Underwriters with the difficult task of deciding whether a vessel is even worth covering. However, it is important that the surveyor conducting the condition survey is not seen as a replacement to the owner's superintendent. Yes, defects will be pointed out to a Master but the surveyor will not be there to advise on how a Master should maintain his vessel. Obviously, a quality surveyor should always impart his knowledge and experience to help Masters and owners avoid claims and, as such, will advise on how best to rectify obvious defects.

An Owner / Master needs to see the surveyor, not just as a representative of the Club, but as an extension of their own Loss / Prevention Department.

3. With the recent economic recession, the shipping industry is also facing difficult times; most ship owners are cutting costs in all areas including manning, construction, operations, surveying etc. In a critical perspective, to a certain extent the shipping industry has lost its 'integrity' and everyone is aiming only for the cheapest option; all resulting in potential large claims and loss of life.. What are your views on this matter?

As it is often the ship owner that has to pay for the condition survey, there is sometimes the temptation for an owner to look for cheaper, poor quality solutions for their survey requirements. It is also not unknown for an owner to insist that, as the surveyor is being paid by them, he should say what the owner wants him to say. This is very dangerous territory for all involved and should be avoided at all costs. Indeed, with the current global economic climate the shipping industry is looking to cut costs in all areas. This may include manning, maintenance and operational costs but also surveying. Whilst some operational costs can be trimmed, the cutting of the surveying budget can lead an operator being at risk to huge claims when things go wrong. Cost cutting, with respect to surveying, is therefore a false economy. One example we encountered recently was where an owner did not have a surveyor attend during the loading of a cargo of wrapped, high value steel coils. The endorsing of the bills of lading was left to the (already very busy) Master and Officers. Unfortunately they did not accurately describe the cargo in the bill of lading, which resulted in the Owner ultimately facing a claim of thousands of dollars.

It is also important that owners build up a relationship with their chosen surveyors so that a level of trust and integrity can be established. Sometimes a few hundred dollars spent at the beginning of a voyage will save many thousands of dollars further down the line. When owners do unfortunately face the prospect of a large claim, it is again important

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that they, in conjunction with their Club, ensure that the right people are at the vessel as early as possible as a situation unfolds. That may involve global travel but the ultimate gains will far out-weigh those initial costs.

Further, if an owner wants to cut costs during these difficult times then he needs to speak to his Club on a regular basis gaining advice from them with regards to potential problems that may crop up from time to time. The owners and Clubs in turn need to speak to their surveyors on a regular basis and utilise their experience in investigating matters on their behalf. Together, working as a close-knit team, claims can be reduced and costs cut dramatically.

*Interview conducted by
Capt. Pushkar Gadam,
Risk Management / Loss Prevention
Executive*



4. OUR PEOPLE – MR PETER REEVES, SENIOR EXECUTIVE CONSULTANT



Peter had an early fascination for ships having spent his very early years with his grandparents during summer and winter holidays. They happened to live in Hamburg, very close to the thriving inner port, south of the Elbe.

Walking for miles within the docks, drawing pictures and occasionally visiting ships from all parts of the world created a romantic picture of sailing the seven seas. The romance of shipping remains with him to this day.

As a career at sea was not to be and so the next big thing; a career in the industry. This started with a job working for the British Shipping Federation ('B.S.F') which involved visiting UK ports and ships to investigate accidents involving the crew and stevedores.

With the relative decline of the UK flag in the mid 70's, Peter moved on to work for a P&I Club which grew to become one of the biggest in terms of tonnage. The work was similar to that with the B.S.F. but became more international and developed into dealing with P&I claim's of every kind.

A good deal of travel was involved within the UK, Europe and beyond; primarily to investigate claims and to settle with third parties.

As he progressed, he dealt with specific fleets and countries which included India, Japan, United States and UK with some European and far eastern involvement.

The most enduring contact was with India from 1988 onwards. It is true to say that having travelled in India from the early 70's, particularly in the South (Deccan), Peter has had a strong attachment to the country and has seen many changes; the so called 'green revolution' probably being the most significant.

Times change and it was the right time to move on to a new challenge. In February 2011 Peter began working with DGS Marine Group as a Senior Claims Consultant. This has already led to Peter travelling back to India with the Divisional Director of the London office, a Bombayite, Capt. Nigel Moniz. Peter looks forward to helping develop the Facility's business in India and the region generally, which is bound to expand with the development of the Indian economy.

When away from the office, Peter has a number of hobbies, the most important to him being bird watching. This has been made more exciting by the move from a home in the inner city of London to the relative tranquillity of the country side south of London, in Kent not far from such historic places as Hever Castle and Chartwell, the former home of Winston Churchill, where the bird life is more varied away from the bustle of the City.

Despite nearing retirement, the industry and the city continue to have their pull which will no doubt remain for Peter for some years to come.



Indian Shipping Summit

Capt. Nigel Moniz and Mr. Peter Reeves of the London Office, travelled to India this October. They travelled directly from Cyprus where they attended DGS Marine Group's Executive Committee Meeting and Maritime Cyprus. The purpose of their trip was to attend the Indian Shipping Summit and to meet our existing clients and establish contacts with prospective ship-owners/ operators, correspondents and brokers.

The Summit occupied two of the ten days spent in Mumbai. It was well attended and had some notable speakers, including the Chairman of Shipping Corporation of India (SCI) Mr S Hajara and Mr S Polemis, Chairman of the International Chamber of Shipping. The

hot topic was piracy, particularly the problems off Somalia and across to the West Coast of India. It was also noted that India was prominent in countering the threat of piracy and might like to consider promoting a world response through the UN, given its current revolving membership on the Security Council. The remaining eight days were spent visiting our existing and potential clients. They visited our correspondents, James Mackintosh & Co. at their offices in Mumbai and also saw various Ship-owners and Operators; most of whom did not attend the Summit although many of them had done so during the preceding six years the event had been held.

It was clear from their meetings that there is a potential market for the services offered by BE&O P&I with the meetings have already resulted in a Mumbai owner seeking quotes for owned tonnage. They also met with brokers who seemed keen to project our services in what is acknowledged to be a loyal and conservative market. Inevitably, there were people from the Gulf, Dubai who were also interested in discussing what our Club had to offer and the services available to them.

All in all, it proved to be a very promising visit and one which has already starting bearing fruit in the Sub Continent.



CYPRUS GOLF TOURNAMENT

It was our great pleasure to host the first DGS Marine Golf Tournament to coincide with the Maritime Cyprus Conference. The event was held at the plush Aphrodite Hills Golf Resort just outside of Limassol. The event was organised under the able stewardship of the head of our Cyprus Office, Executive Director, Mr Holger Cahnbley and his team. The event was very well attended by our local and international clients, as well as by our Group Managing Director, Mr David Skinner, Divisional Director, Capt. Nigel Moniz and other Senior Management from our worldwide offices.

The fantastic weather and plush surroundings allowed all our invited guests to relax, play a round of golf and really enjoy themselves. The event was a big success and we at DGS Marine Group will definitely try and make this an annual event for years to come.

The Compass Autumn Crossword



Across:

1. The 'M' in H&M (9)
4. Historical P&I Cover Renewal month (8)
5. ____ surveys are carried out by P&I Clubs for vessels initially taken on risk (9)
7. The Group Managing Director of DGS Marine Group, Mr David ____ (7)
8. Personnel responsible in a P&I Club for reviewing and pricing premiums (12)

Down:

2. DGS Marine Group is based here (13)
3. The 'I' in P&I (9)
6. 1st May 1855, first Mutual Club started by Mr Peter ____ (7)
9. The 'K' in K&R (7)
10. The 'F' in FD&D (7)
11. The same as 'excess' in any insurance cover (10)
12. P&I Clubs are assisted by P&I ____ (14)

Announcements

We would like to congratulate Ms. Kelly Mallion, our Marketing & Development Executive, who married Mr. Robert Bolton on Saturday 1st October in Royal Tunbridge Wells, Kent. We wish them a rich and happy future together.



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