Cefor Claims Lead Clause
For use with covers on other insurance conditions than those of the Nordic Marine Insurance Plan of 2013.

The Claims Leader has the right on a 100% basis of the claim, in all respects, irrespective of the Claims Leader’s share of the risk, to decide any matter relating to any claim made under this Policy, including but not limited to any appointments of experts, decisions, agreements, payments, settlements, claims, surveys, guarantees, towage, salvage, payments on account and claim settlements.

This Claims Lead Clause must be incorporated in all policies, and Co-insurers must follow the Claims Leader’s decisions in all respects as long as they are in accordance with the Policy conditions.

Further, the Claims Leader shall at all times have the right to appoint and employ their choice of experts including but not limited to surveyors, lawyers etc. on behalf of the Assured to deal with any matters involving third parties (including investigating or advising and taking or defending legal actions or other proceedings) that may give rise to a claim by the Assured on the Claims Leader.

If the Claims Leader provides for security on a 100% basis of a claim covered under the Policy, Co-insurers are required to put up counter security for their respective shares, as per the Claims Leader’s instructions. The Claims Leader has the subsequent discretionary right to request Co-insurers to put up amended securities.

In the event of the Claims Leader putting up security on a 100% basis for the liability of the Assured in consequence of a collision, striking and/or salvage, other underwriters on all policies are not allowed to effect settlement of claims in connection with the liability directly with the Assured, and cannot set off against the Claims Leader’s counterclaims against the Assured.

The Claims Leader has the right to set off against any sums due to the Assured, unpaid Co-insurers’ or other underwriters’ share or shares of sums advanced and any and all sums incurred for provision of both claims and general technical services including entry and condition surveys, if any, to the Assured by the leader. Alternatively, the Claims Leader has the right to charge participating Co-insurers directly any and all such sums mentioned in this paragraph, but always limited to such co-insuring Underwriter’s proportion hereon.

Should the Claims Leader at its own discretion decide to make ex gratia payments to the Assured, the Claims Leader may limit such payments to its share of the risk written under this Policy and such payments should in no respect be binding for any other Co-insurers or underwriters participating in this risk.

Notwithstanding any of the above, or any condition in this Policy to the contrary, the liability of all underwriters to the Assured shall remain several and nothing shall affect the Claims Leader’s right to limit its liability to the Assured to the proportion of the risk which it has written and the Claims Leader shall in no way be liable to the Assured for any amounts due or agreed to be due but not recovered or recoverable from other underwriters or Co-insurers.