



C E R T I F I C A T E

MULTISURE WORLDWIDE CREW INSURANCE SCHEME (“MWC”)

TO WHOM IT MAY CONCERN

Declaration Number	: MWC_2016_006
Policyholder	: RS Marine Shipmanagement N.V. Kaya Flamboyan 11 - P.O.Box 3018 – WILLEMSTAD – CURACAO
Insured Persons	: All persons (on-shore & off-shore workers) as declared by the Policyholder to the broker MultiSure.
Geographical Limitations	: Worldwide
Policy Period	: From 1 September 2019 To 31 August 2020 Both days inclusive Local Standard Time at the address of the Insured
General Conditions	: MultiSure Worldwide Crew Insurance Scheme (“MWC”) - Section A Non-Life, including Special MWC Scheme Insurance Conditions MultiSure Worldwide Crew Insurance Scheme (“MWC”)
Special Conditions	: As attached: * Several Liability Notice * Sanction Limitation and Exclusion Clause * PPACA Disclaimer * Additional Excess for Claims USA/Canada Annual wages maximum EUR 100.000,00 Subsidiary cover in respect of Hospitalisation / Medical expenses homeland of insured person, e.g. only if not covered by local social insurance.
Limits Sums Insured	: Cover limited to a maximum accumulation any one vessel of EUR 10.000.000,00 any one occurrence.
Term Age	: 70 years
Information	: Including local absence control



Sums insured per person :

Art.	Insured Items	Sum Insured	Benefit Insured	Max. period of reimbursement	Excess per occurrence	Annual aggregate excess
A2.1	Temporary Total Disablement	Salary	80%	180 days	14 days	not applicable
A2.2	Medical Expenses	EUR 1.000.000,00	Up to 100%	365 days	EUR 250,00	EUR 500,00
A2.2.2	Emergency Dental Care	EUR 1.000,00	Up to 100%	365 days	EUR 50,00	EUR 100,00
A2.2.3	Repatriation Costs	EUR 50.000,00	Up to 100%	not applicable	EUR 0,00	EUR 0,00
A2.2.4	Replacement by Substitute	EUR 1.000,00	Up to 100%	not applicable	EUR 0,00	EUR 0,00
A2.2.5	Emergency Medical Evacuation	EUR 85.000,00	Up to 100%	not applicable	EUR 0,00	EUR 0,00
A2.2.6	Repatriation of Ashes or Corpse	EUR 15.000,00	Up to 100%	not applicable	EUR 0,00	EUR 0,00
A2.2.8	Funeral Costs	EUR 1.500,00	Up to 100%	not applicable	EUR 0,00	EUR 0,00
A2.2.9	Personal Effects and Cash	EUR 0,00	Up to 100%	not applicable	EUR 0,00	EUR 0,00
A2.2.11	Legal Expenses	EUR 10.000,00	Up to 100%	not applicable	EUR 500,00	EUR 1.000,00
5.1	Death - accident only	EUR 100.000,00	Up to 100%	not applicable	EUR 0,00	EUR 0,00
	Death - natural causes only	EUR 25.000,00	Up to 100%	not applicable	EUR 0,00	EUR 0,00
5.2	Permanent Total and/or Partial Disablement	EUR 50.000,00	Up to 100%	not applicable	EUR 0,00	EUR 0,00

Drawn Up : 26 July 2019

Broker : MultiSure B.V. – Tosca 18 – NL 2926 PK Krimpen aan den IJssel

Yours truly,
On behalf of: Lloyd's of London

MultiSure BV, International Insurance Brokers
J.L. Niemeijer (Director)

MultiSure B.V.
Verzekeringen/Insurances

Tosca 18
2926 PK Krimpen a/d IJssel
Tel. 0180 - 552 727 - Fax 0180 - 518 970





Special Conditions

* SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

* SANCTION LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

* PPACA DISCLAIMER

APPLICABLE TO CITIZENS OF THE UNITED STATES OF AMERICA ONLY

IMPORTANT NOTICE AND DISCLAIMER CONCERNING THE UNITED STATES PATIENT PROTECTION AND AFFORDABLE CARE ACT ("PPACA")

This insurance is not subject to the United States Patient Protection and Affordable Care Act ("PPACA").

This insurance does not provide, and Insurers do not intend to provide, provide certain insurance benefits required under PPACA. The insurance benefits provided by this policy are as stated in your policy documents only. The PPACA requires certain U.S. residents and citizens to obtain PPACA compliant insurance coverage. The PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. In certain circumstances penalties may be imposed on U.S. residents and citizens who do not maintain PPACA compliant insurance coverage, and certain employers who do not offer PPACA compliant insurance coverage to their employees. You should consult your attorney, insurance agent or tax professional to determine if the PPACA's requirements are applicable to you.

* ADDITIONAL EXCESS FOR CLAIMS USA/CANADA

Additional Excess of EUR 1.000,00 each and every claim, for claims USA/Canada, will apply as per article A2.2.1 Medical Expenses.

The additional excess will be calculated once when a crewmember needs medical attention in different ports of call in respect of the same accident/illness.