

601 3 2 1 Marine insurance policies commonly restrict coverage to specified geographical locations or trading areas. Hull insurance applies in areas where the risks of loss from the perils of the seas are acceptable to the underwriters, but does not apply if the vessel trades in areas considered by the underwriters unacceptably dangerous. To get an idea of the parts of the globe considered by underwriters to be "dangerous waters," we read from the American Institute Trade Warranties:

"Warranted no port or place on the Western Coast of North America, its rivers or adjacent islands, north of 54 30' N. Lat. or west of 130 50' W. Long., except the port of Ketchikan Alaska, provided (a) that a qualified pilot having knowledge of local waters be on duty while the vessel is in waters north of 54 30' N. Lat. and east of 132 W. Long. and (b) that the vessel be equipped with operating Gyro Compass, Radio Direction Finder, Fathometer and Radar. . . .

Warranted no Baltic Sea (or adjacent waters east of 15 E. Long.) (a) north of a line between Mo and Vaasa between November 15th and May 5th, both days inclusive, and (b) east of a line between Viipuri(Vyborg) and Narva between November 21st and May 5th, both days inclusive.

Warranted no Bearing Sea, no East Asian waters north of 46 N. Lat. and no port or place in Siberia except Vladivostok and/or Nakhodka.

Warranted no Kerguelen or Croset Islands, nor waters south of 50 S. Lat., except ports or places in Patagonia, Chile and Falkland Islands, but liberty is given to enter waters south of 50 S. Lat.

if proceeding to or from ports or places not excluded by this warranty.

Warranted not to sail with Indian Coal as cargo: (a) between March 1st and June 30th, both days inclusive, or (b) between July 1st and September 30th, both days inclusive, except to ports in Asia, not west of Aden nor east of or beyond Singapore."

Since the hull policy does not cover war risks, these are the areas where the danger to commercial shipping is presented by the perils of the seas. War risks are covered in a separate policy with additional trading warranties.

More next week on The Admiralty Docket. Until then, remember your rights and responsibilities may change as you approach the shore and may God Almighty grant you pleasant sailing. 601
