

Global service
built around you

North
FD&D

**on your
side**



Service Excellence

Enabling our Members and Clients to trade with confidence underpins everything we do at North. Our commitment to, and delivery of, service excellence means that our Members and their brokers know they have a first class team supporting their business.

Katherine Birchall
Global Director FD&D



"The world's largest team of specialist FD&D lawyers"

42 qualified lawyers focussing exclusively on FD&D claims

Welcome to North FD&D

Going from Strength to Strength

As political and economic uncertainties prevail globally, support from the FD&D team has never been in so much demand. We are always here to help our Members resolve queries and problems quickly and efficiently, and, where necessary, to pursue and defend claims to ensure their assets are fully protected.

Leading Experts

Our growing team of experts is well placed to offer the support our Members need. The FD&D team comprises 42 qualified lawyers and 3 legal assistants, who are based in our Newcastle, Piraeus and Singapore offices.

All of our lawyers focus exclusively on FD&D claims, unlike many other Clubs and law firms who use their claims handlers or lawyers for other categories of claim. We believe this makes us the world's largest team of specialist FD&D lawyers.

Having a dedicated team of specialist FD&D lawyers ensures that we have a deep knowledge and understanding of all legal issues that fall within the scope of our cover. This allows us to handle the majority of claims and enquiries in-house. In 2021, about 99% of English law claims and enquiries were handled in-house without support from external law firms and this enables us to understand each Member's bespoke needs.

Supporting our Members

Our in-house service benefits our Members in several ways. They have a known team of leading experts

assisting them with their claims and enquiries. Our Members receive immediate legal support 24/7/365. In addition, lower external costs are incurred, ensuring loss records are protected. However, we always put our Members' needs first and maintain the flexibility to seek external support when needed – so our Members have the best of all worlds.

Quality Service

The quality of our service is proven by our growing membership and, in particular, the organic growth of entries we see from our existing Members. However, we are not complacent and continuously keep our service under review, regularly asking our Members for their comments. We were delighted to see in our last Member survey that our team scored very highly in all categories.

Strong Support Networks

Being part of a larger business ensures we have access to strong support networks, and we work closely with our P&I and Loss Prevention teams to ensure Members receive advice on all aspects of any claim or enquiry. We also benefit from the financial security of the A-rated North Group.

This brochure aims to provide further details of what we offer and do to help our Members.

Please do not hesitate to contact me, or any of our team, if you would like to discuss any aspect of our FD&D services further.

Katherine Birchall

Global Director FD&D

Why North FD&D?

What Do We Do?

FD&D is a discretionary insurance that covers the legal costs of pursuing proper claims and defending improper claims, which are not otherwise insured. With few exceptions there is no rules limit on FD&D cover.

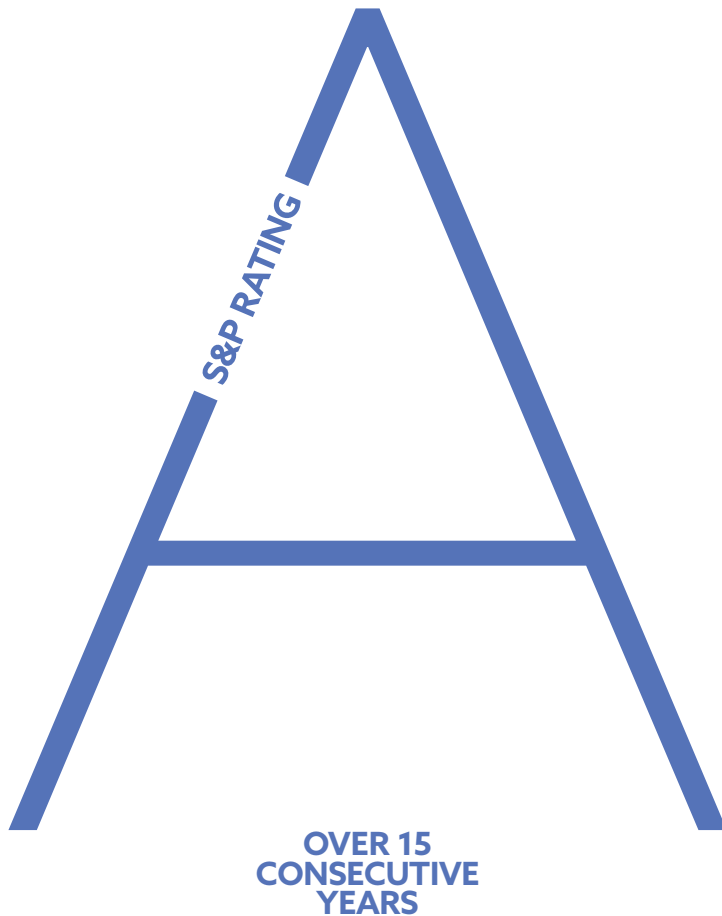
Last year we handled 5250 claims and enquiries. In 2021, about 99% of English law claims and enquiries were handled in-house without support from external English law firms.

We see a huge variety of differing types of claims and enquiries, including issues relating to:

- Breach of charter
- Detentions
- Sanctions
- Hire
- Loading & discharging of cargo
- Crew claims
- Cyber crimes
- Damage to hull, machinery & equipment
- Stevedore damage
- Speed & consumption
- Bills of lading
- Letters of indemnity
- MOA / newbuild contracts
- Freight / deadfreight
- Laytime & demurrage
- Delivery & redelivery
- Bunker quantity & quality
- Trading ranges & rights
- Permissible cargos
- Infectious diseases
- Maintenance issues
- Lawfulness of orders

What Do We Offer?

- Advice, guidance and claims handling
- Cover for legal costs
- Expertise - team of 42 specialist FD&D lawyers
- Immediate access to a qualified lawyer who can handle enquiries and claims in-house
- Experience – our senior team averages over 16 years average length of service with North
- Flexibility – working together with external lawyers, when needed
- Global legal and correspondent network
- 24/7/365 availability
- Commercial and pragmatic legal advice
- Arbitration services
- Multi-jurisdictional claims management
- General support in contract reviews
- Drafting and reviewing specific contractual provisions
- Advice on topical issues and loss prevention support
- Legal articles and updates
- Check before fixing
- Training and development for Members
- Financial security – 'A' Rated Club





What Our Members Say

OVERALL FD&D SATISFACTION

We believe that we consistently outperform other FD&D insurers to deliver the best FD&D service available in the market. This has been validated by a recent independent survey.

FD&D CLAIMS PERFORMANCE

Overall, North's FD&D performance is consistently high across all indicators. Our Members have highlighted that the strength of their relationship with North and the service they receive are the key reasons why they remain with the Club.

Ratings (2020)
Scores reflect a 10 point scale



Staff Knowledge and Expertise



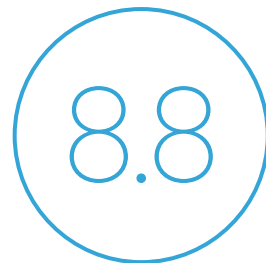
Speed of Response to Queries



Ease of Contact



Overall Satisfaction



Clarity on Who to Contact



Consistent Response from all North Staff



Proactivity of Claims Progression



Cost Effectiveness

"North is seen as leading the market for FD&D due to their in-house expertise..."

**NORTH MEMBER
& BROKER SURVEY 2020**

"The service levels are excellent... the response times are excellent"

**NORTH MEMBER
& BROKER SURVEY 2020**

"The quality of what we get back is exceptional"

**NORTH MEMBER
& BROKER SURVEY 2020**

Our Team

The team advising our Members on FD&D matters comprises solely qualified lawyers and, at 42 lawyers, we have the largest group of FD&D experts worldwide.

Our lawyers are based in Newcastle, Piraeus and Singapore, and are always here to help.

The lawyers handling our Members' claims are all fully qualified. This ensures that our Members receive immediate legal advice and support from the inception of their claim or enquiry until the end, whether through settlement or legal process.

Our lawyers are also all highly qualified professionals, and, prior to joining us, have experience working in leading law firms.

We have very close relationships with our Members who know and trust our team, as our lawyers are experts in this field of law and our Members know that we often have more experience of specialist FD&D matters than any other organisation.

In most cases, this means that our lawyers are our Members' preferred lawyers. However, we are happy to involve external lawyers in appropriate cases and will always discuss and agree the choice of lawyer with our Members. After all, we are here to provide our Members with the support they need for any case or enquiry and to make sure they receive service excellence in all respects.

Our team has experience working in leading law firms such as:

Clifford
Chance

Clyde
& Co

Eversheds
Sutherland

Holman
Fenwick
Willan

Ince
Gordon
Dadds

Norton
Rose
Fulbright

Rajah
& Tann

Reed
Smith

Wikborg
Rein

The Largest Dedicated FD&D Team Worldwide



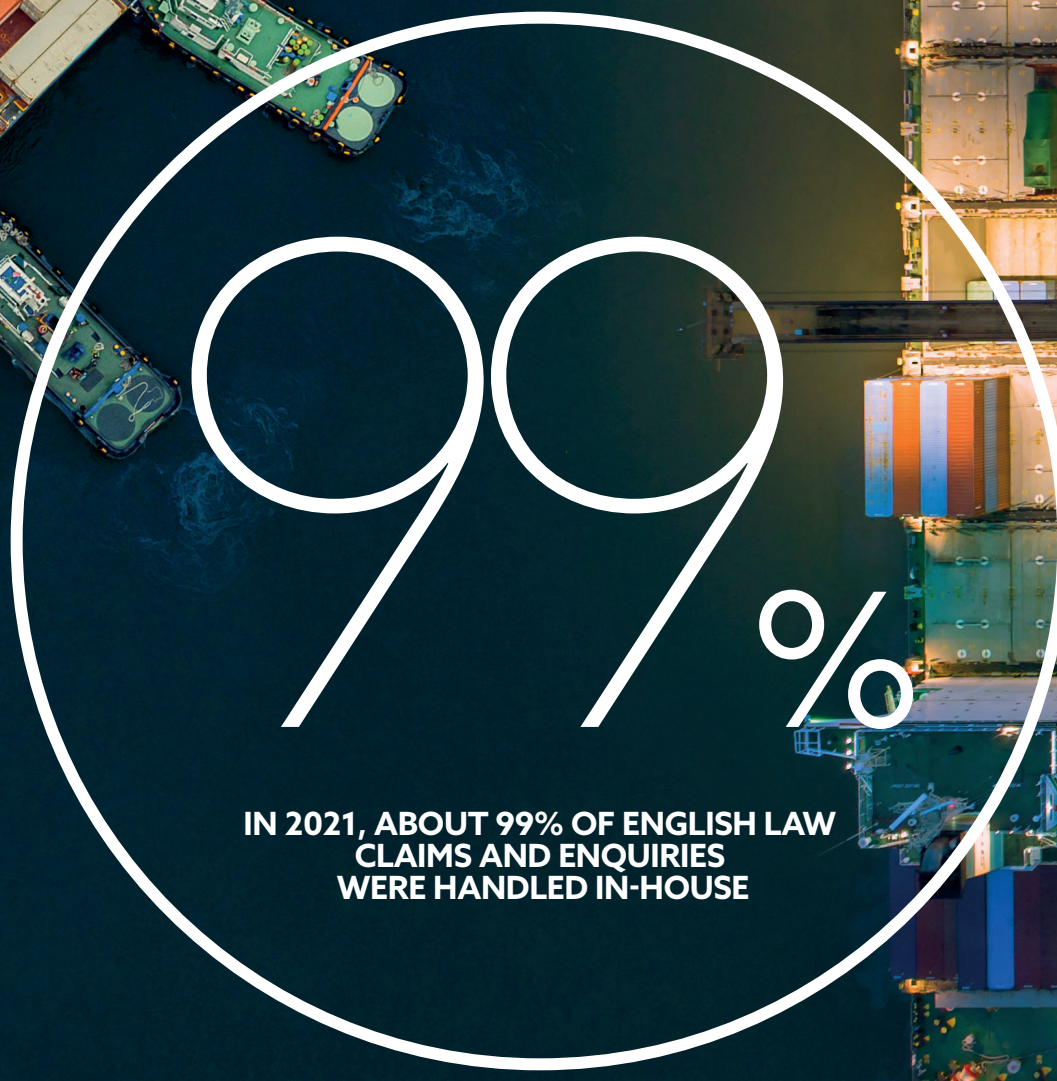
Current Members

WHO ARE OUR MEMBERS?

We work with a wide variety of owners, charterers and traders worldwide. In order to give a flavour of the current membership, listed below is a selection of our owner, charterer and trader Members.



- Adani Shipping
- ADNOC L&S
- Alpha Bulkers Shipmanagement Inc /Pantheon Tankers Management Inc
- Avin International Ltd
- Bahri Group
- Bihar International
- Bocimar International
- BW Group
- Chartworld Shipping Corporation
- Clipper Group
- d'Amico Tankers DAC
- D/S Norden A/S
- Dynacom Group
- Eastern Pacific Shipping Pte Ltd
- Emirates National Oil Company
- Flex LNG
- Frontline
- Golden Ocean Group
- Grimaldi Group
- Gulf Energy Maritime
- G2 Ocean
- Hyundai Glovis Co Ltd
- Hyundai Merchant Marine (HMM)
- Iino Kaiun Kaisha
- IMECS/Itochu
- Interorient Navigation
- J.Lauritzen
- Keystone Shipping
- Kumiai Senpaku
- Liberty Maritime Corporation
- Louis Dreyfus Company
- Marine Trust Ltd
- Marubeni Corporation
- Milaha (Qatar Shipping Company)
- Minerva Marine Inc
- Navig8 Group
- Navios Shipmanagement Inc
- NYK Bulk & Projects Carriers Ltd
- Oman Ship Management Company
- Orion Bulkers
- Pacific Basin Shipping
- Petredec
- Qatargas
- Stamco Ship Management Co Ltd
- The Great Eastern Shipping Co
- Thenamaris (Ship Management) Inc
- The Shipping Corporation of India
- Transmed Shipping Ltd
- Tsakos Shipping & Trading
- Unimar Success SA
- Van Oord NV
- Vroon
- Wan Hai
- Wilmar Group/Raffles
- Wisdom Marine Group



**IN 2021, ABOUT 99% OF ENGLISH LAW
CLAIMS AND ENQUIRIES
WERE HANDLED IN-HOUSE**

Looking Ahead

Our membership is growing as our existing Members place more ships with us and new Members join our leading FD&D Class.

We strive to ensure that our reputation for service excellence is maintained, if not bettered, and continue to consult closely with our Members to ensure we provide the insurance and service they need.

Our team of lawyers continues to grow to meet the needs of our membership. And we expect even more reliance to be placed on our team in the years ahead with continuing difficult economic markets, political uncertainty and regulatory changes, not to mention the vast array of future technologies on the horizon which will impact significantly our Members' business.

We look forward to working hand-in-hand with our Members to ensure they are fully supported and to enable them to trade with confidence.

To enable our Members and Clients to trade with confidence



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