

## THOMAS MILLER LAWYER LECTURES ON P&I CLUBS

Mr. John McPhail of Thomas Miller P&I, the London Agents of the Managers of the UK P&I Club, was recently at IMLI and lectured on P&I mutual insurance clubs and the extent of cover.



Mr. John McPhail of Thomas Miller P&I, the London Agents of the Managers of the UK P&I Club, with the Class of 2006-2007

He explained during his lecture that P&I coverage is principally insurance in respect of third party liability which a shipowner or charterer may incur. He stated that it does not include coverage for hull and machinery, war risk, loss of profit, detention, strike, freight

demurrage, and defence. He stressed that third party liabilities covered by P&I clubs include injury, illness or death of crew members, passengers or stevedores, expenses arising from stowaways and refugees, damage arising from collisions with other ships, docks and other property, pollution and environmental damage, expenses arising from customary towage and wreck removal, cargo damage, unrecoverable general average and salvage contributions, special compensation to salvors, fines, and expenses incidental to the operation of ships.

Mr. McPhail has been lecturing at IMLI for ten years. He has constantly assisted the Institute in facilitating the visit of IMLI graduates to key shipping institutions in London during the annual field trip. In a message sent to the Director of the Institute, Mr. McPhail expressed his pleasure in meeting the Class of 2006-2007 and looked forward to having his colleagues look after the class when they come to London in May.

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