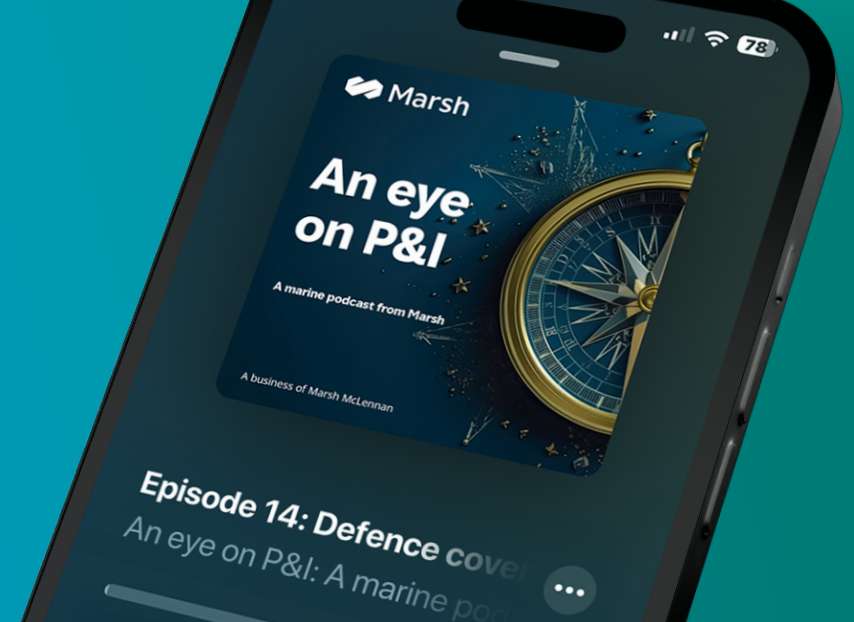


An eye on P&I: A marine podcast from Marsh

Episode 14 Defence cover



Defence cover, or freight, demurrage, and defence (FD&D) insurance, covers the costs and expenses incurred in defending or pursuing certain types of claims. It does not cover the underlying claim itself.



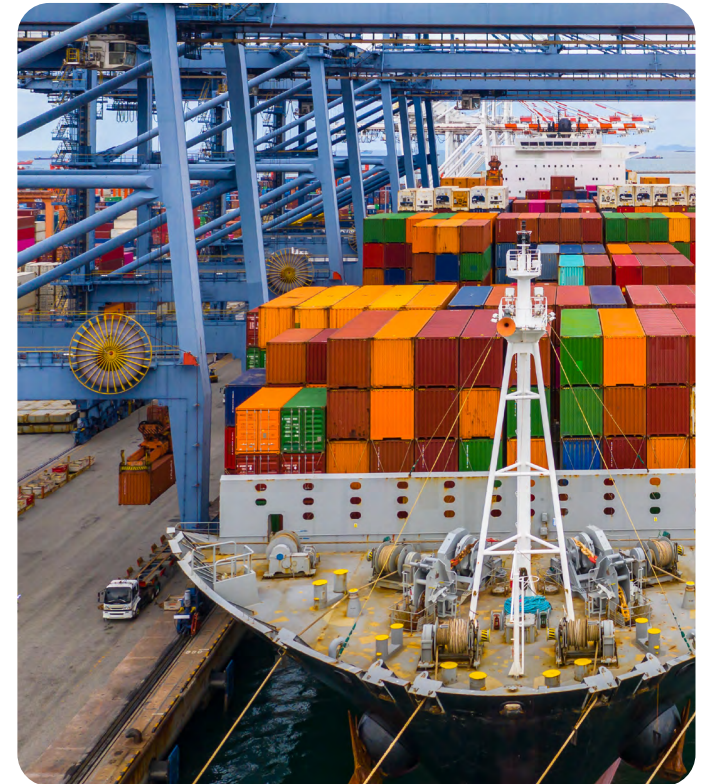
Examples include disputes related to freight, deadfreight, hire, demurrage, and general average contributions. The club maintains control over claims, requiring prior approval for costs recovery.



Defence cover is discretionary; club managers generally avoid pursuing claims with little chance of success.



Club rules are similar, but can differ in cover, limits, and deductibles.



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