

## Guidelines to Correspondents

### Authority

It is important to note that your firm is not an Agent but a Correspondent. A Correspondent has no power, whether expressed or implied, to bind Al-Bahriah unless specifically approved by an authorised member of management.

### Availability

As your assistance might be needed at any time, it is of vital importance that Correspondents can be reached at all times, during week-ends and holidays, day and night.

### Updating

Al-Bahriah's List of Correspondents must always be kept up to date. Any changes in staff, addresses and contact details must immediately be reported to Al-Bahriah.

### Appointment

As a matter of priority, all instructions should be obtained from Al-Bahriah. Al-Bahriah must always be consulted if either you or any other person you appoint have been requested to act for other parties involved in the actual matter. This point is important in order to avoid potential conflicts of interest.

### Disclosure

Unless approval is obtained from Al-Bahriah, survey reports should not be disclosed to any other third party.

### Standard

Only first class and reputable survey companies should be appointed. It is the duty of the correspondent to have preliminary survey results transmitted to Al-Bahriah by e-mail as soon as possible. The final report should be compiled and forwarded Al-Bahriah without undue delay.

### Invoices

Survey invoices should be checked to ensure that the fees charged for the work carried out are fair, reasonable and in accordance with local tariffs and practice before sending to Al-Bahriah for settlement. The invoices are to be itemised, and should show fees and disbursements. The basis of the fee calculation should be visible on the invoice. It should read "*to name of owner and address c/o Al-Bahriah Insurance & Reinsurance S.A.L.*".

### Instructions

the named party giving the instructions should be accurately stated as to whether instructions were issued by owners/charterers or their agents, or alternatively by Al-Bahriah.

### Local Law Changes

Notice of all national changes or local amendments in relevant maritime laws and regulations should be sent to Al-Bahriah as soon as possible. This enables us to stay up to date and allows us to give appropriate advice to our clients for loss prevention.