
NAVIGATION BOOK WITH DEATH CASE DEATH DUE TO ACCIDENT Com.ti and D.M. Naviglio Maggiore

(indirect benefit)

Covers:

- Death resulting from an accident that occurred on board:
Expected compensation: €61,974.83
- Permanent disability due to an "Accident" that occurred on board resulting in the permanent withdrawal of the navigation book:
Expected compensation: €61,974.83
It is calculated based on the percentage of disability found.
If the percentage of disability is higher than 40%, the compensation shall be €61,974.83.
- Permanent disability resulting from "illness" occurring after the date of the insurance contract that results in the permanent withdrawal of the navigation book:
Expected compensation: €61,974.83
It is calculated based on the percentage of disability found.
If the assessed disability percentage is over 60%, compensation equal to 100% of the maximum limit will always be paid.
- Death occurring before quantifying the percentage of disability (accident or illness). If, following the withdrawal of the Navigation Book, it is not possible to determine the degree of permanent disability due to the insured's premature death, the heirs will be indemnified according to the measures indicated below.

EXPECTED COMPENSATION (direct and/or indirect benefit)

AGE	IN LIFE	DECEASED AFTER 1ST GRADE
LESS THAN 40 YEARS	Compensation based on the assessment of the degree of disability	Euro 31,000.00
BETWEEN 40 AND 45 YEARS	Compensation based on the assessment of the degree of disability	Euro 21.000,00
BETWEEN 45 AND 50 YEARS	Compensation based on the assessment of the degree of disability	Euro 16.000,00
BETWEEN 50 AND 55 YEARS	Compensation based on the assessment of the degree of disability	Euro 8.500,00 Euro 3.000,00 Fanimar (donation-contribution expenses)
BETWEEN 55 AND 60 YEARS	EURO 6.000,00 + EURO 7.000,00 Fanimar (donation-contribution expenses)	Euro 6.000,00 Euro 3.000,00 Fanimar (donation-contribution expenses)
BETWEEN 60 AND 65 YEARS	EURO 3.000,00 + EURO 4.000,00 Fanimar (donation-contribution expenses)	Euro 3.000,00 Euro 3.000,00 Fanimar (donation-contribution expenses)

Commanders and Chief Engineers under 55 years in Organic Role follow the crew procedures and compensations.

Exclusions from compensation for Navigation Book withdrawal

- Alcoholism, AIDS, mental illnesses.
- Non-paying Shipowner.
- Seafarer in T.P./T.G. with illness occurring after the 28th.
- Unsuitability sanctioned only by the central commission and not by the 1st-degree commission.
- Seafarer in T.P. /T.G. whose illness, the cause of unsuitability, is different from that indicated on the illness notice.
- Prescribed practice (15-day deadline. Accepted within the year).
- Age of the seafarer, at the onset of the illness > 65 years.

Commanders and Chief Engineers under 55 years in C.R.L. / T.P. must submit within 15 days the complete copy of the Navigation Book withdrawal report by the 1st Commission (including any annotations), along with the results of any previous visits.

The following documents are also required:

- Document attesting to the date and reason for the seafarer's illness/injury initiation after the last disembarkation.
- Declaration (accompanied by a copy of the supporting document) from the Shipowning Company attesting to the type of contract (R.O./C.R.L./T.P./T.G.) existing on the date of the incident in question between the company itself and the aforementioned seafarer.
- Copy of the Final Cancellation Decree from the Seafarer Rolls.

Upon receipt of the above documents, the insurance company will proceed with the assessment of the degree of disability through a visit by the appointed medical professional.

N.B: For all matters not covered above, the General and Special Policy Conditions will, as always, apply.