



IUA EVENT

"Dear Prudence"

How Valid is the "Prudent Uninsured" Test?

with

Nigel Rogers

Fellow of the Association of Average Adjusters & Partner, Rogers Wilkin Ahern

IUA Circular 008/19

Event Date: Tuesday 26 March 2019

Time: 12noon to 1pm with buffet lunch

Venue: [Balls Bros Wine Bar](#), Minster Court, Mincing Lane, London EC3

Subject: This Market Briefing aims to examine the time-honoured phrase - "act as if prudent uninsured" - and how satisfactorily it provides guidance to ship owners in the commercial environment.

This is a free event, but registration is required: Deborah.finch@iua.co.uk

Following a maritime casualty, insurers will frequently instruct the policyholder to "act as if prudent uninsured" i.e. the owner should make the same decisions as if no insurance policy is in place and as if the costs are for owners' account. However this can lead to confusion, and differences in opinion between insurers and shipowners, when commercial issues intrude and an owner needs to get the ship back trading as soon as possible.

This Market Briefing aims to examine the time-honoured phrase and how satisfactorily it provides guidance to ship owners in the commercial environment.

Our Speaker : Nigel Rogers is an Associate of the Chartered Insurance Institute and a Fellow of the Association of Average Adjusters, having been Chairman during 2005/07. With over 40 years' experience in marine claims, Nigel has dealt with all types of marine risks including shipyards, yachts, liabilities, cargo etc as well as ocean-going hull. He has served on various insurance market committees and is the co-author of A Guide to Marine Hull Insurance Claims.

As a member of the CPD (Continuing Personal or Professional Development) Certification Service the IUA is committed to providing high quality training activities. Our market briefing events are certified as being suitable for CPD purposes. To obtain a self assessment form for any particular event please email [Deborah Finch](mailto:Deborah.Finch@iua.org.uk). These forms will be issued after each individual event upon request.

For events held in the conference rooms at Balls Bros., Minster Pavement, America Square Conference Centre, Grange Hotel or Baltic Exchange you will not require an entrance pass but we will require a note of your attendance for room capacity and catering requirements.

