Sunderland Marine

Renewal

December 2025

Calmer Waters

As 2025 draws to a close, a multitude of global issues continue to demand attention. Increasing volatility appears to have become the prevailing norm, and the United Kingdom faces an array of complex political and economic challenges as it prepares to enter the new year.

In 2024, the UK fishing industry experienced a decline in the value of landings for most stocks, while vessel owners continued to face significant financial pressures from rising fuel and maintenance costs, tighter regulations, and the ongoing shortage of skilled crew.

Although the outlook remains uncertain, the industry has a strong history of resilience and innovation, consistently finding ways to overcome challenges to sustain operations and maintain fishing activity.

Sunderland Marine is part of NorthStandard, one of the largest P&I clubs in the International Group, and we aim to offer the widest cover possible with competitive and stable premiums, together with personal underwriting and claims service from a knowledgeable, experienced team.

For many members, your premium this year will show minimal change from last year as we have limited any increase in terms for those with good records. In addition, our generous No Claims Bonus scheme, up to a maximum of 40% discount, also continues to reward owners with excellent claims histories.

Please check your renewal documents carefully. Our team is available to discuss any aspect of your renewal, with our contact numbers and emails on the reverse of this newsletter. We will also be travelling throughout the UK in the next few weeks, and we would be happy to meet in person to discuss your insurance needs.

From all at Sunderland Marine, we wish you and your families a happy, healthy and prosperous 2026!

Craig McBurnie
Head of Sunderland Marine

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Your Insurer of Choice

We are aware that you have a choice when it comes to your insurance provider, but as market-leading experts you can trust us to provide the best possible cover for your fishing, coastal or specialist vessels at a competitive price.

Many cheaper alternatives are offered by underwriting agencies who earn a commission on your premium whether a claim gets paid or not.

We pride ourselves on the service we provide, and this is built on our expert understanding of the markets we're involved in, further enhanced by our global network of accredited intermediaries and correspondents. We handle claims in an efficient and responsive manner, so you can minimise downtime and commercial impact when making a claim.

Sunderland Marine remains with NorthStandard as a mutual club as its parent and our aim remains to provide high quality service at a stable, competitive price.

Email Addresses

Please contact us if you have changed your email address so we can update your records accordingly.

Continuity of Cover

In accordance with our usual procedure to safeguard the interests of all parties and to satisfy the requirements of mortgagees and other financial concerns, cover on your vessel will be renewed for twelve months from 1 January 2026 on the enclosed terms unless we are advised to the contrary before then.

Certificates of Insurance will be issued to all policyholders in January 2026.

Premium Payment

Please amend your existing standing order via your online banking, or return your standing order to your bank instead of us and note our banking details:

Account Name: NorthStandard Ltd

Bank Name: Barclays Bank Plc

Bank Address: 49-51 Northumberland Street, Newcastle Upon Tyne, NE1 7AF

Sort Code: 20 59 42

Account Number: 23573419

Currency: GBP

SWIFT/BIC: BARCGB22

IBAN: GB59BARC20594223573419

Changed Circumstances or Details and Crew Contracts

We **must** be advised of any changes in the operation or value of your vessel so that we can reassess the risk presented, including such details as:

- Crew numbers
- Crew contracts or foreign crew agreements which are not automatically covered
- Any other contractual liability
- Change of skipper
- Change of operations
- Change of permanent mooring
- Any overhaul to engines and/or gearbox
- Refits or modifications to vessel, especially if hotworks involved

It is your responsibility to advise us of any material change to the risk.

If you have any doubts or concerns regarding these issues, our Underwriters will be pleased to discuss your situation.

Personal Accident Cover

Fishing is one of the most hazardous occupations and those who work in the industry continue to be faced with the risk of serious injury and loss of life.

Our Personal Accident Scheme provides some assistance against financial hardship at a very reasonable cost. We offer 24 hour cover including accidents ashore for crew and skippers, which provides a lump sum payment (up to £100,000 for skippers and £75,000 for crew) in the event of accidental death or permanent disablement. We can also provide a weekly sum for temporary disablement.

It has never been our intention for this cover to take the place of a fisherman's existing personal arrangements, which obviously depend a great deal on individual circumstances, but we find the prompt payment under our scheme can assist owners, crew and their next of kin in often tragic circumstances.

It is important to also note that owners are not covered for personal injury to themselves under the P&I section of your policy and should consider Personal Accident insurance.

Please call our Underwriters if you wish to alter your current cover.

See You There

We will be attending a number of industry events in the UK and beyond in 2026, keep an eye out for updates on our website and social media.

Your Team

Should you have any queries or wish to discuss any aspect of your insurance requirements please do not hesitate to contact our Underwriters:
+44 191 232 5221 or email underwriters-sunderlandmarine@north-standard.com

Our staff are available 24 hours a day, 7 days a week to assist you with your needs.

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For a full list of contacts, please visit:
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