

# Accidents and Incidents Reported to MACI.

# **Summary Report (2024)**



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# Introduction

Cayman Islands Shipping Notice 02/2015 and regulation 5 of the Merchant Shipping (Marine Casualty Reporting and Investigation) Regulations, 2018 require certain accidents and incidents to be reported to the Maritime Authority of the Cayman Islands (MACI).

The reporting requirements are summarised in Shipping Notice <u>CISN 02/2015 Rev2.2</u> (Mandatory Reporting of Certain Incidents and Occurrences on board Cayman Islands ships.)

These reports are recorded, logged and followed up as appropriate.

Some incidents require investigation, some simply require recording and others are passed to the Shipping Master who follows up on any seafarer welfare issues that may be related to the accident or incident.

This report examines the accident and incidents reported to MACI during 2024. Historical trends are also presented over the preceding five years (2020 to 2024).

<u>PLEASE NOTE:</u> When comparing the data presented in one part of this report with data presented in another part, it is important to consider that a single "incident" may result in multiple "events" (for example 2 incidents reported in 2024 related to "grounding" also resulted in multiple personal injuries ranging from the fairly minor to potentially life changing.)

### Vessel categorization:

Vessel type "**Ship**" include merchant cargo ships, passenger ships and passenger yachts registered as "passenger ships".

Vessel Type "Commercial Yacht" include yachts fully certified under Part A of the Large Yacht Code, yachts certified under Part B of the Large Yacht Code, yachts entered in the "Yachts Engaged in Trade" (YET) Scheme and other yachts certified to engage in commercial activities.

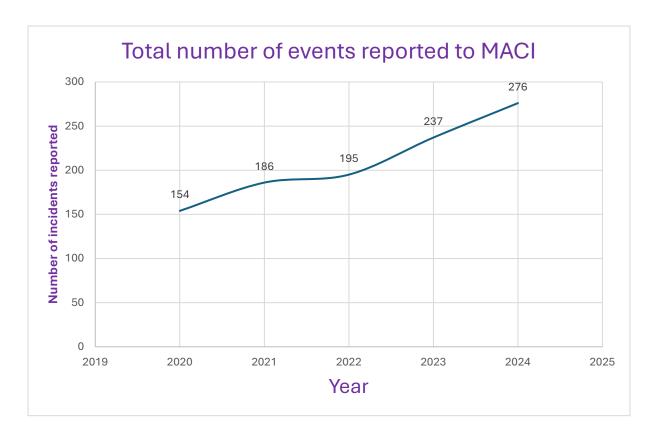
Vessel type "Other" are vessels over 24m in length, not included in other categories.

# Part I – All Vessel Types

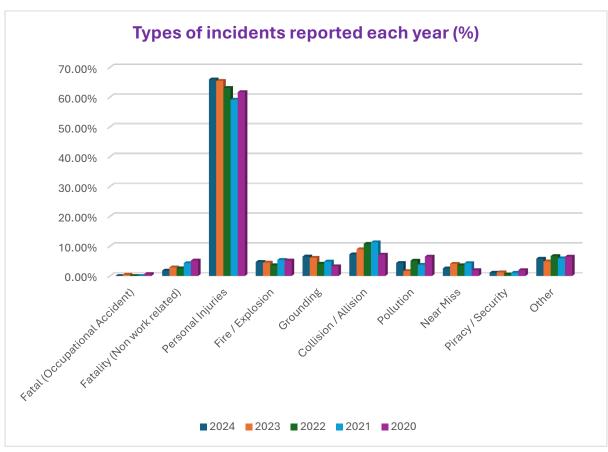
### 2024 Overview

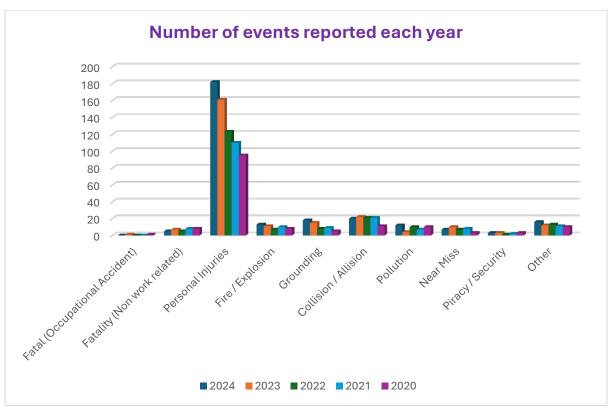
A total of **265** incidents were reported to MACI during 2024 resulting in **276** reportable events<sup>1</sup>. This is an increase of **30** reportable events compared to 2023. These can be broken down as follows –

Туре	2024		2023		2022		2021		2020	
	Num	%	Num	%	Num	%	Num	%	Num	%
Fatal (Occupational Accident)	0	0.00%	1	0.41%	0	0.00%	0	0.00%	1	0.65%
Fatality (Non work related)	5	1.81%	7	2.85%	5	2.56%	8	4.30%	8	5.19%
Personal Injuries	182	65.94%	161	65.45%	123	63.08%	110	59.14%	95	61.69%
Fire / Explosion	12	4.35%	11	4.47%	7	3.59%	10	5.38%	8	5.19%
Grounding	19	6.88%	15	6.10%	8	4.10%	9	4.84%	5	3.25%
Collision / Allision	20	7.25%	22	8.94%	21	10.77%	21	11.29%	11	7.14%
Pollution	13	4.71%	4	1.63%	10	5.13%	7	3.76%	10	6.49%
Near Miss	7	2.54%	10	4.07%	7	3.59%	8	4.30%	3	1.95%
Piracy / Security	2	0.72%	3	1.22%	1	0.51%	2	1.08%	3	1.95%
Other	16	5.80%	12	4.88%	13	6.67%	11	5.91%	10	6.49%
Total	276	100.00%	246	100%	195	100%	186	100%	154	100%



<sup>&</sup>lt;sup>1</sup> An individual "incident" may result in more than one "event" such as more than one seafarer being injured during a single incident.

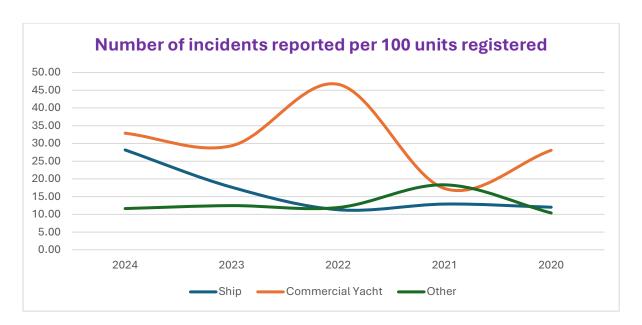




# By Vessel Type

As well as recording events by "type", they were also recorded by vessel type –

Vessel Type	2024 Per 100 units	2023 Per 100 units	2022 <sup>2</sup> Per 100 units	2021 Per 100 units	2020 Per 100 units	2024 1 in "X" units	2023 1 in "X" units	2022 1 in "X" units	2021 1 in "X" units	2020 1 in "X" units
Ship	28.16	17.65	11.3	12.9	12.01	3.6	5.7	8.8	7.8	8.3
Commercial Yacht	32.88	29.35	46.67	17.28	28.07	3.0	3.4	2.1	5.8	3.6
Other	11.63	12.46	11.92	18.32	10.38	8.6	8.0	8.4	5.5	9.6



# Severity of events

The severity of each event was categorised as follows -

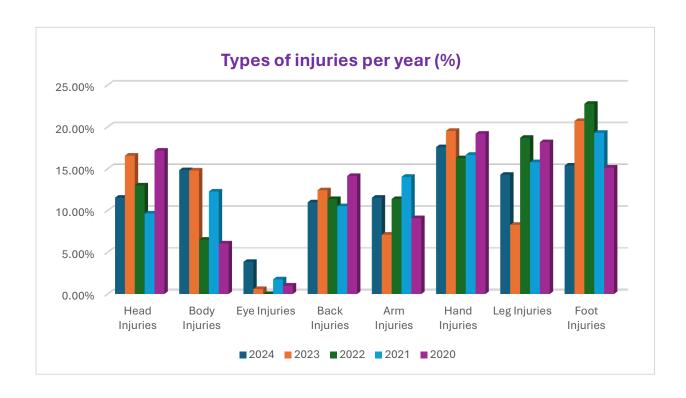
Severity	2024	2023	2022	2021	2020
Where the event resulted in the loss of life on board, the total loss of the vessel or caused severe damage to the environment:	0 (-1)	1	0	0	1
Events resulting in an injury resulting in incapacitation where the person is unable to function normally for more than 72 hours, or resulting is major damage to the vessel, or damage to the environment:	182 (+22)	160	123	115	97
Less serious accidents, incidents and other events:	94 (+9)	85	67	64	75

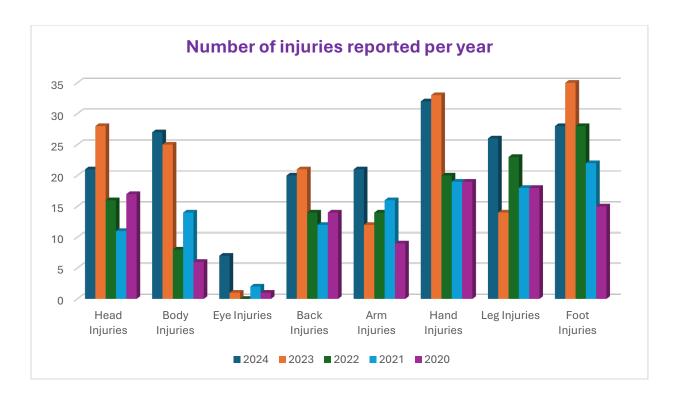
<sup>&</sup>lt;sup>2</sup> During 2022, a number of "commercial yachts" left the Flag as a consequence of sanctions imposed on Russia following the invasion of Ukraine. The "per 100" figures were calculated on "year end" fleet statistics making the figure for 2022 artificially high

# Personal Injuries

# Type of Injury sustained

Type of Injury	20	)24	2023		2022		2021		2020	
	Num	%	Num	%	Num	%	Num	%	Num	%
Head Injuries	22	10.73%	28	17.39	16	13.01	11	9.65	17	17.17
Body Injuries	34	16.59%	25	15.53	8	13.01	14	12.28	6	6.06
Eye Injuries	5	2.44%	1	0.62	0	0.00	2	1.75	1	1.01
Back Injuries	26	12.68%	21	13.04	14	11.38	12	10.53	14	14.14
Arm Injuries	34	16.59%	12	7.45	14	11.38	16	14.04	9	9.09
Hand Injuries	31	15.12%	33	20.50	20	16.26	19	16.67	19	19.19
Leg Injuries	26	12.68%	14	8.70	23	18.70	18	15.79	18	18.18
Foot Injuries	27	13.17%	35	21.74	28	22.76	22	19.30	15	15.15
	21	13.1/%								
Total	205	100%	161	100%	126	100%	114	100%	99	100%





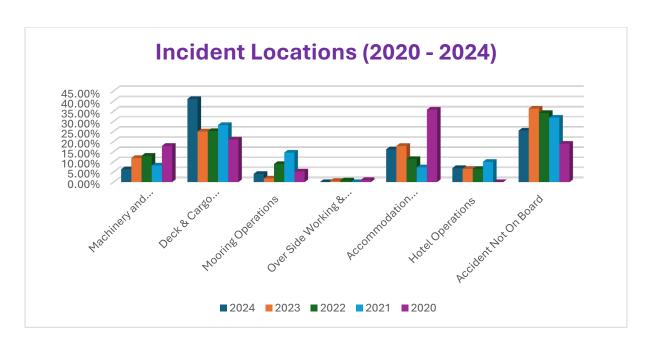
# Locations where injuries sustained

	2024	2023	2022	2021	2020
Machinery and Technical Spaces	10	20	16	9	17
Deck & Cargo Operations	79	42	31	31	20
Mooring Operations	7	3	11	16	5
Over Side Working & At Height	0	1	1	0	1
Accommodation Spaces	29	30	14	8	34
Hotel Operations	13	11	8	11	
Accident Not On Board	46	61	42	35	18

Number of personal accidents reported by location

	2024	2023	2022	2021	2020
Machinery and Technical Spaces	5.43%	11.90%	13.01%	8.18%	17.89%
Deck & Cargo Operations	42.93%	25.00%	25.20%	28.18%	21.05%
Mooring Operations	3.80%	1.79%	8.94%	14.55%	5.26%
Over Side Working & At Height	0.00%	0.60%	0.81%	0.00%	1.05%
Accommodation Spaces	15.76%	17.86%	11.38%	7.27%	35.79%
Hotel Operations	7.07%	6.55%	6.50%	10.00%	0.00%
Accident Not On Board	25.00%	36.31%	34.15%	31.82%	18.95%

Percentage of personal accidents at each location



### Seafarer and Other Fatalities

During 2024, the death of any seafarer serving on a Cayman Islands ship was recorded as either –

**Acute Natural Causes**: whereby the death was caused by contracting a disease, infection, osudden medical event that led to death shortly after contraction;

**Chronic Natural Causes:** whereby a long term condition led to the death of a seafarer, whether previously diagnosed or undiagnosed before death;

**Lost at Sea, Presumed Deceased:** whereby a seafarer was lost overboard from a ship and not subsequently recovered;

**Occupational Accident:** whereby the death of a seafarer was directly attributable to an accident on board:

**Accidental Death** where the death is attributable to an accident not related to working on board the ship;

**Suspected Suicide:** where there is evidence to suspect that the seafarer may have taken their own life (Please note that "suicide" can only be determined by a coroner or a court);

**Death Ashore:** whereby the death did not occur on the ship or in a ship's boat and was not directly attributable to an incident classified elsewhere;

**Other:** where the death does not correspond to any of the above categories; and

**Unknown:** where the cause of death remains subject to a Death Inquiry under the Merchant Shipping Act 2024.

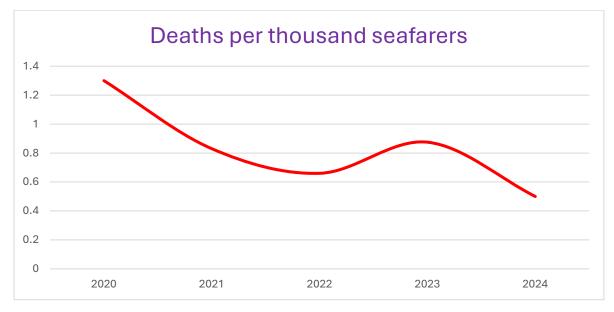
In 2024, the **four** seafarer deaths reported to MACI can be categorized as follows –

Acute Natural Causes	2	(2023 - 2)
Chronic Natural Causes	0	(2023 – 0)
Lost at Sea	0	(2023 - 0)
Occupational Accident	0	(2023 – 1)
Accidental Death	1	(2023 – 0)
Suspected Suicide	1	(2023 – 2)
Death Ashore	0	(2023 – 2)
Other	0	(2023 – 0)
Unknown	0	(2023 - 0)

In addition to the seafarer deaths listed above, a 68 year old passenger on a commercial yacht suffered a suspected heart attack while using the yachts Personal Water Craft. The passenger returned to main yacht where CPR was started by crew and then continued by Cross Med staff. The passenger was declared dead on board.

The accidental death occurred when a seafarer fell from the swim platform of a yacht at night. The seafarer was alone and had gone on deck to smoke. Cause of death confirmed at autopsy as "1a: Immersion in water and coronary artery atheroma 2: Acute alcohol intoxication.". The death was investigated by Police Scotland. In addition, the MAIB carried out a preliminary assessment to determine the manner of the death.

With approximately 8,000 seafarers serving on Cayman Islands vessels, the seafarer mortality rate for 2024 was **0.5 deaths per one thousand seafarers**. This represents a fall from 0.875 deaths per one thousand seafarers in 2023.



The mortality rate of seafarers serving on Cayman Islands ships remains an order of magnitude below that found in the general population of the majority of seafarers' home countries.

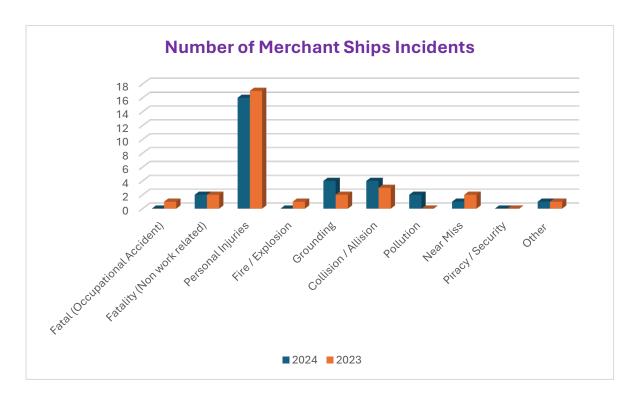
# Part II - Merchant Ships

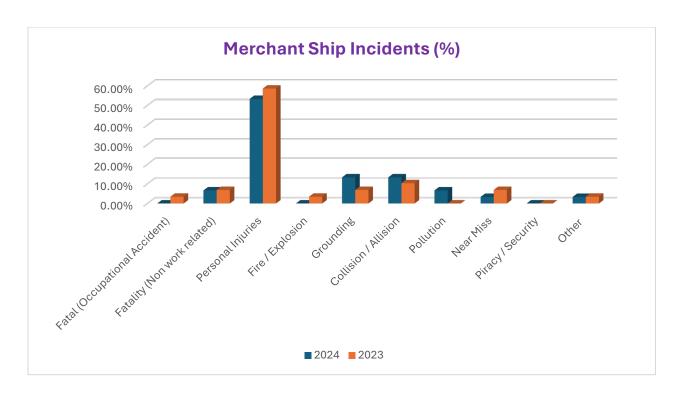
### Overview

A total of 30 incidents on board merchant ships were reported to MACI during 2024.

# Type of incident (Merchant Ships)

Туре	Type 20		2023		2022		2021		2020	
	Num	%	Num	%	Num	%	Num	%	Num	%
Fatal (Occupational Accident)	0	0.00%	1	3.45%						
Fatality (Non work related)	2	6.90%	2	6.90%						
Personal Injuries	16	55.17%	17	58.62%						
Fire / Explosion	0	0.00%	1	3.45%						
Grounding	4	13.79%	2	6.90%						
Collision / Allision	4	13.79%	3	10.34%						
Pollution	2	3.45%	0	0.00%						
Near Miss	1	3.45%	2	6.90%						
Piracy / Security	0	0.00%	0	0.00%						
Other	1	3.45%	1	3.45%						
Total	30	100%	29	100%						

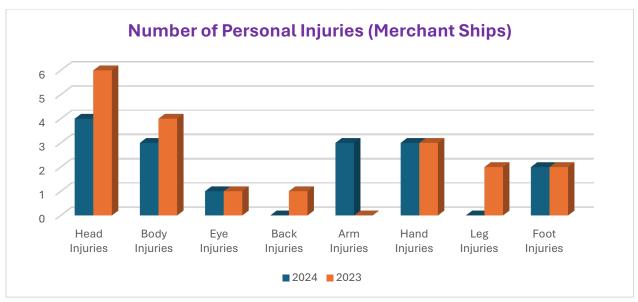


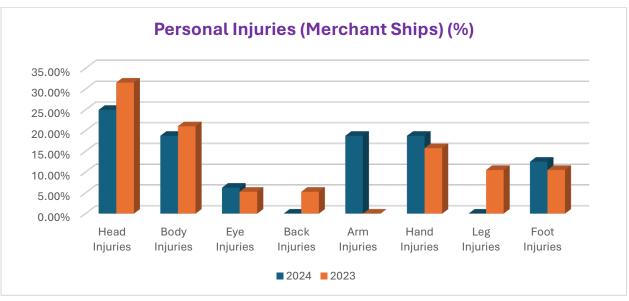


# Personal Injuries (Merchant Ships)

# Types of Injury

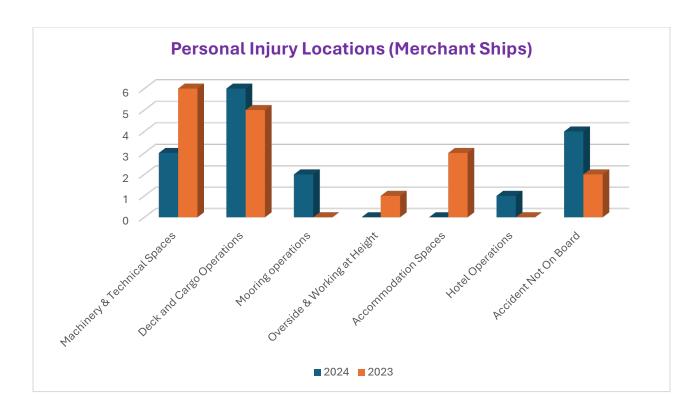
Туре	2024		2023		2022		2021		2020	
	Num	%	Num	%	Num	%	Num	%	Num	%
Head Injuries	4	25.00%	6	31.57%						
<b>Body Injuries</b>	3	18.75%	4	21.05%						
Eye Injuries	1	6.25%	1	5.26%						
Back Injuries	0	0.00%	1	5.26%						
Arm Injuries	3	18.75%	0	0.00%						
Hand Injuries	3	18.75%	3	15.78%						
Leg Injuries	0	0.00%	2	10.52%						
Foot Injuries	2	12.50%	2	10.52%						
Totals	16	100%	19	100%						

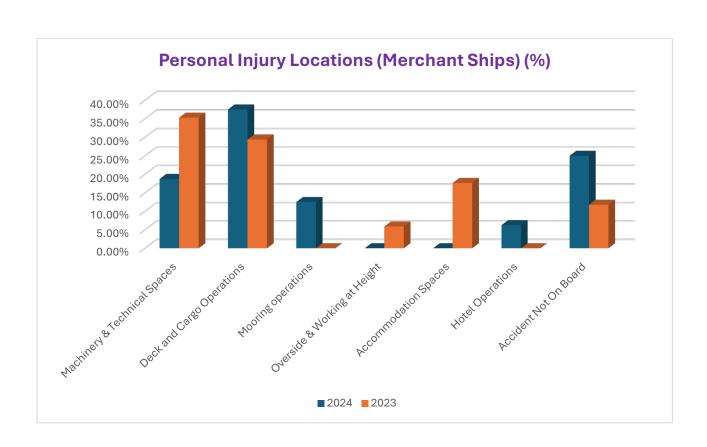




# **Injury Locations**

Туре	2	024	20	2023		2022		2021		2020	
	Num	%	Num	%	Num	%	Num	%	Num	%	
Machinery & Technical Spaces	3	18.75%	6	35.29							
Deck and Cargo Operations	6	37.50%	5	29.41							
Mooring operations	2	12.50%	0	0.00							
Overside & Working at Height	0	0.00%	1	5.88							
Accommodation Spaces	0	0.00%	3	17.65							
<b>Hotel Operations</b>	1	6.25%	0	0.00							
Accident Not On Board	4	25.00%	2	11.76							
Totals	16	100%	17	100%							





# Mortality of Seafarers

Two seafarers serving on Cayman Islands merchant ships lost their lives during 2024.

One seafarer (Male, Russian, Age 62) was lost over the side in a case of suspected suicide. The cause of death was determined at autopsy to be "drowning".

The other seafarer to lose his life (Male, Ukrainian, Age 47) was discovered deceased in bed. The cause of death was determined as acute pulmonary oedema.

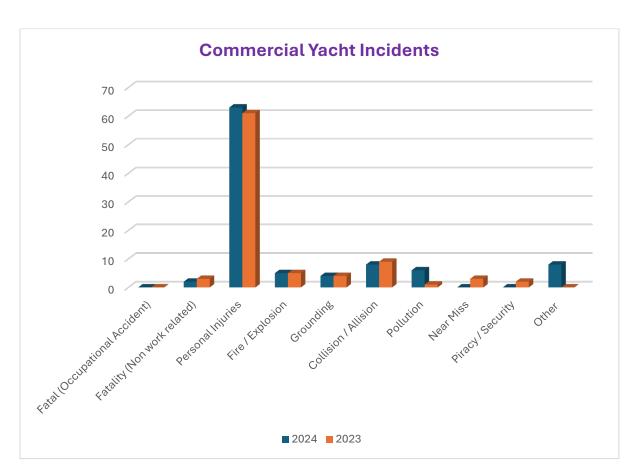
# Part III - Commercial Yachts

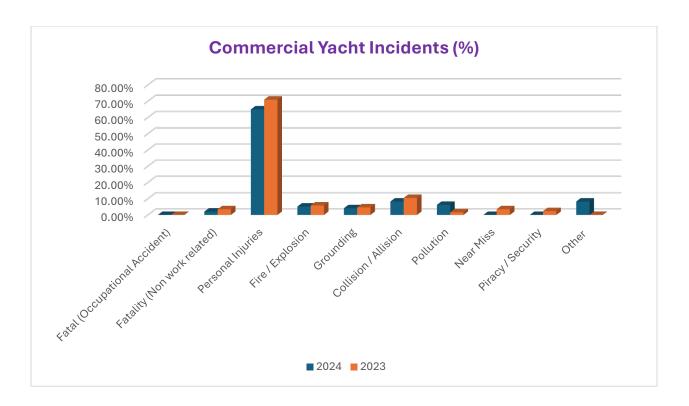
### Overview

A total of 96 incidents on board commercial yachts were reported to MACI during 2024.

# Type of incident (Commercial Yachts)

Туре	2	024	20	)23	202	22	2021		20	020
	Num	%	Num	%	Num	%	Num	%	Num	%
Fatal (Occupational Accident)	0	0.00%	0	0.00%						
Fatality (Non work related)	2	2.06%	3	3.49%						
Personal Injuries	63	64.95%	61	70.93%						
Fire / Explosion	5	5.15%	5	5.81%						
Grounding	4	4.12%	4	4.65%						
Collision / Allision	8	8.25%	9	10.47%						
Pollution	6	6.19%	1	1.62%						
Near Miss	0	0.00%	3	3.49%						
Piracy / Security	0	0.00%	2	2.36%						
Other	8	8.25%	0	0.00%						
Total	96	100%	86	100%						

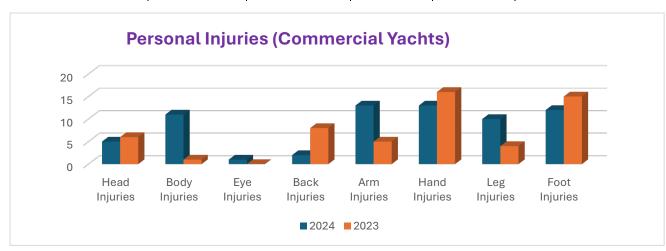


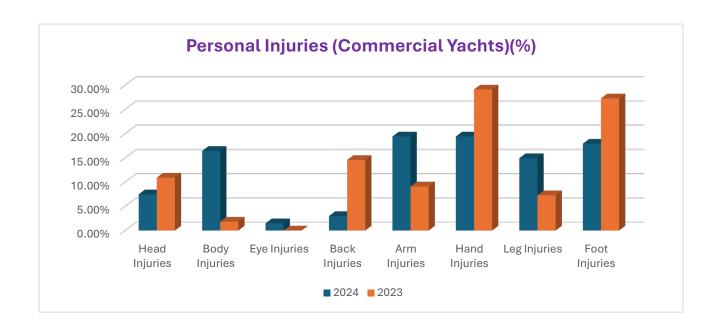


# Personal Injuries (Commercial Yachts)

# Types of Injury

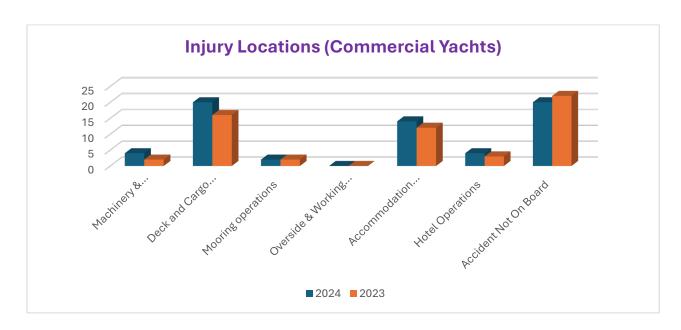
Туре	2	024	20	23	202	22	20	21	20	020
	Num	%	Num	%	Num	%	Num	%	Num	%
Head Injuries	5	7.46%	6	10.91						
<b>Body Injuries</b>	11	16.42%	1	1.82						
Eye Injuries	1	1.49%	0	0.00						
Back Injuries	2	2.99%	8	14.55						
Arm Injuries	13	19.40%	5	9.10						
Hand Injuries	13	19.40%	16	29.10						
Leg Injuries	10	14.93%	4	7.27						
Foot Injuries	12	17.91%	15	27.27						
Totals	67	100%	55	100%						

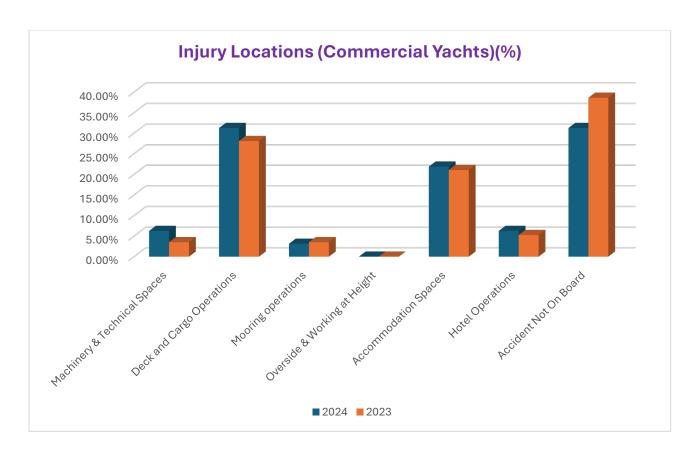




# **Injury Locations**

Location	2	024	20	23	20	22	202	21	2	020
	Num	%	Num	%	Num	%	Num	%	Num	%
Machinery & Technical Spaces	4	6.25%	2	3.51						
Deck and Cargo Operations	20	31.25%	16	28.07						
Mooring operations	2	3.13%	2	3.51						
Overside & Working at Height	0	0.00%	0	0.00						
Accommodation Spaces	14	21.88%	12	21.05						
<b>Hotel Operations</b>	4	6.25%	3	5.26						
Accident Not On Board	20	31.25%	22	38.60						
Totals	64	100%	57	100%						





# Mortality of Seafarers

One seafarer serving on Cayman Islands commercial yachts lost his life during 2024.

The seafarer to lose his life (Male, Italian, 41 years old) was found deceased in his cabin by other crew members. Cause of death noted on death certificate as cardiac and respiratory failure.

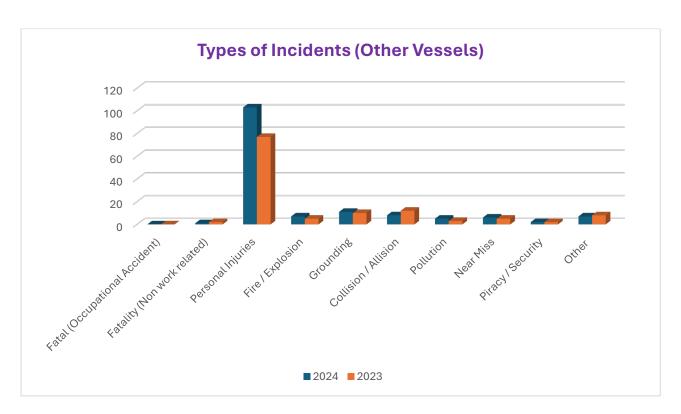
# Part IV - Other Vessels

### Overview

A total of 150 incidents on board other vessels were reported to MACI during 2024.

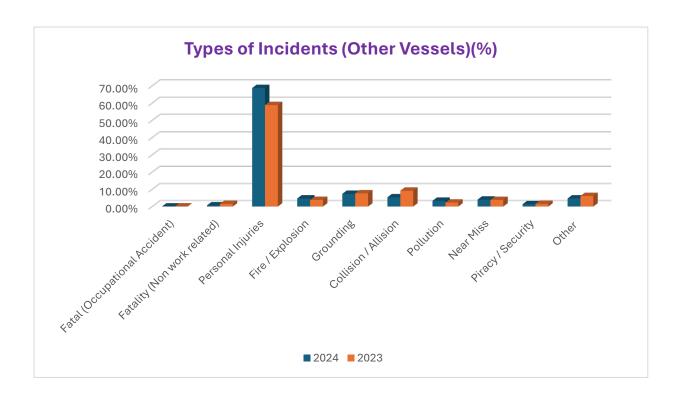
# Type of incident (Other Vessels)

Туре	2	024	20	23	2022		2021		2020	
	Num	%	Num	%	Num	%	Num	%	Num	%
Fatal (Occupational Accident)	0	0.00%	0	0.00						
Fatality (Non work related)	1	0.67%	2	1.53						
Personal Injuries <sup>3</sup>	103	68.67%	77	58.78						
Fire / Explosion	7	4.67%	5	3.82						
Grounding	11	7.33%	10	7.63						
Collision / Allision	8	5.33%	12	9.16						
Pollution	5	3.33%	3	2.29						
Near Miss	6	4.00%	5	3.81						
Piracy / Security	2	1.33%	2	1.53						
Other	7	4.67%	8	6.10						
Total	150	100%	131	100%						



<sup>&</sup>lt;sup>3</sup> Number of seafarers injured. Some seafarers suffered more than one type of injury during a reportable incident.

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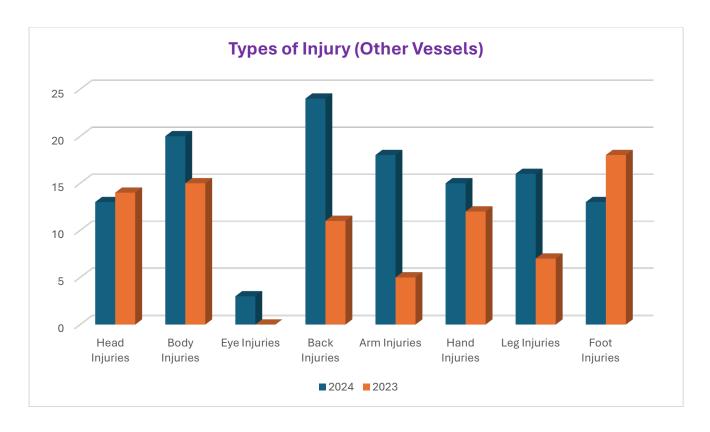


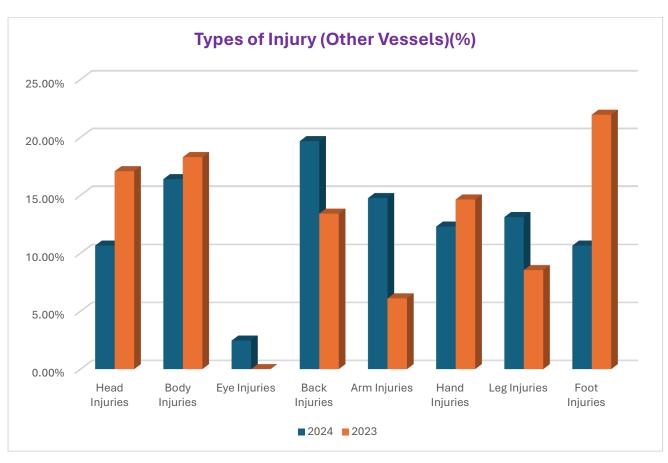
# Personal Injuries (Other Vessels)

# Types of Injury<sup>4</sup>

Туре	2	024	202	23	20	22	2021		2	020
	Num	%	Num	%	Num	%	Num	%	Num	%
Head Injuries	13	10.66%	14	17.07						
<b>Body Injuries</b>	20	16.39%	15	18.29						
Eye Injuries	3	2.46%	0	0.00						
Back Injuries	24	19.67%	11	13.41						
Arm Injuries	18	14.75%	5	6.10						
Hand Injuries	15	12.30%	12	14.63						
Leg Injuries	16	13.11%	7	8.54						
Foot Injuries	13	10.66%	18	21.95						
Totals	122	100%	82	100%						

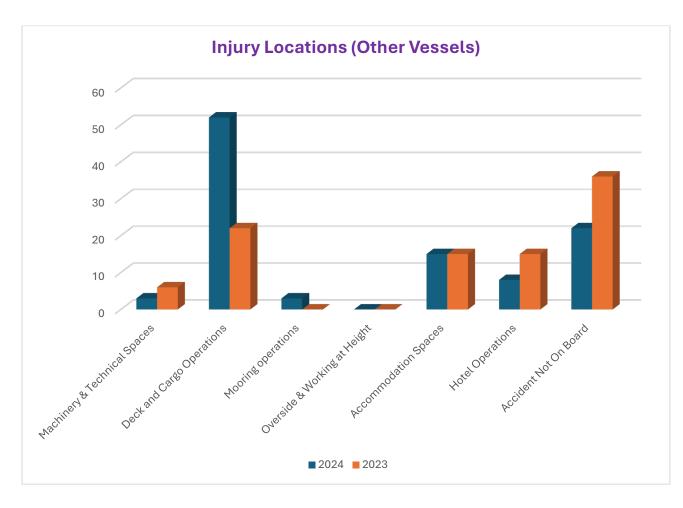
<sup>&</sup>lt;sup>4</sup> Some seafarers suffered more than one type of injury during a reportable incident.





# Injury Locations (Other Vessels)

Location	202	4	202	23	20	22	2021		20	020
	Num	%	Num	%	Num	%	Num	%	Num	%
Machinery & Technical Spaces	3		6	6.38						
<b>Deck Operations</b>	53		22	23.40						
<b>Mooring operations</b>	3		0	0.00						
Overside & Working at Height	0		0	0.00						
<b>Accommodation Spaces</b>	15		15	15.96						
<b>Hotel Operations</b>	8		15	15.96						
Accident Not On Board	22		36	38.30						
Totals	103		94	100%						





# Mortality of Seafarers

One seafarer serving on other Cayman Islands vessels lost his life during 2024.

The seafarer (Male, UK Citizen, 52 years old) accidentally fell from the swim platform of a yacht at night. The seafarer was alone on deck to smoke. The cause of death was determined as "1a: Immersion in water and coronary artery atheroma 2: Acute alcohol intoxication."

# Part V – Safety Lessons and Observations

### Overview

Since these Summary Reports were first published in 2019, the take up of reporting incidents to MACI has increased as awareness of reporting requirements has spread amongst the wider Cayman Islands fleet.

The number of personal injuries and injuries sustained during deck and cargo operations was distorted in 2024 due to two incidents of grounding both involving multiple injuries to seafarers on deck.

Notwithstanding these incidents, the general breakdown of incidents reported remains unchanged from previous years.

### **Allisions**

During 2024, **15** vessels registered in the Cayman Islands were involved in allisions where the vessel made contact with a fixed structure or another moored vessels, or were struck themselves by another vessel while moored. The ratio between the vessels being struck or making contact with a fixed structure or moored vessel is roughly equal.

### Collisions

In 2024. **5** vessels were involved in collisions. One was initially attributed to "loss of propulsion control". Upon investigation it was determined that the person at the helm lacked the training and experience necessary to safely manoeuvre a vessel fitted with "Azipod"<sup>5</sup> style thrusters.

Training courses for "Azipod" propulsion systems are readily available and it is essential that anyone operating these systems is properly trained to do so.

One collision resulted in the death of a person on a non Cayman Islands vessel (See "Tender operations" below).

# Fire and explosion

During 2024, **1** fire reported to MACI was suspected to have been caused by a faulty Li Ion battery being charged for a personal water craft.

A number of seafarers were injured in fires resulting from the ignition of gasoline (petrol) vapours. In one incident a third party tender (which had been hired for an event on board a Cayman Islands yacht) exploded during refuelling injuring **2** seafarers from the Cayman Islands yacht. In another incident a crew member was injured when gasoline (petrol) vapour ignited when starting a "Jetski".

Seafarers should be aware of the increased fire and explosion risks associated with gasoline (petrol) when compared to diesel or marine gas oil.

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<sup>&</sup>lt;sup>5</sup> "**Azipod"** is a trademarked azimuth thruster pod design, a marine propulsion unit consisting of a fixed pitch propeller mounted on a steerable gondola ("pod") containing the electric motor driving the propeller, allowing ships to be more manoeuvrable.

## Groundings

As in previous years, most groundings reported to MACI in 2024 would have been avoided with proper voyage planning, execution and monitoring.

Two groundings reported to MACI in 2024 resulted in multiple injuries to those on board.

One occurred when a sailing yacht grounded during a "race simulation" and resulted in 15 people on board being injured.

Another grounding occurred when a "tender" grounded at night after a "recreational day" for all on board resulting in several people being injured. One person suffered potentially life changing injuries (See "Tender operations" below).

One grounding was "deliberate". This occurred when the yacht suffered water ingress through the stern door and the yacht took on a dangerous list. The master safely grounded the vessel in soft sand to prevent capsize. (See "Near Miss reporting" below).

# "Near Miss" reporting

Near miss reporting is actively encouraged as it can warn of potential risks to seafarers.

A number of smaller yachts reported water ingress through the stern door which in one case led to the deliberate grounding of the yacht in soft sand (See above).

# **Tender operations**

There were **2** incidents involving tenders that had very serious consequences. Both of these incidents happened during the hours of darkness with the tenders travelling at speed. One incident resulted in the death of a person on another vessel and the other resulted in several people on board the tender receiving serious injuries. Without specific reference to these two incidents, the following consideration should apply to all tender operations –

Tenders should only be operated by persons properly qualified and experienced to do so:

Tenders should never be operated by persons under the influence of alcohol or other substances;

Tenders must never be operated on autopilot with the helm left unattended, even for short periods of time;

A proper look out should be maintained at all times;

Tenders must comply with COLREG<sup>7</sup> at all times;

Tenders should only be operated at a speed at which it is safe to do so; and

Local regulations regarding speed limits and "no wake zones", etc must be complied with at all times.

During 2024, a total of **6** tenders were lost while being towed by the parent yacht. These tenders either capsized, were swamped or sank. Masters of yachts should be aware of the risks inherent with towing a large tender from location to location. Appropriate consideration

<sup>&</sup>lt;sup>6</sup> Although referred to as a "tender" the vessel held its own registration and was not a "ship's boat" for the parent yacht.

<sup>&</sup>lt;sup>7</sup> Convention on the International Regulations for Preventing Collisions at Sea, 1972 (COLREG)

should be given to weather condition expected and experienced. Effective measures should be put in place for monitoring the tender for the duration of the tow.

# Personal injuries

As in previous years, the largest number of reportable incidents relates to personal injuries sustained by seafarers.

For the first year, deck and cargo operations was the largest location where personal injuries were sustained. This is due, in part, to two incidents that resulted in multiple personal injuries to people on deck (both groundings).

The second highest location for injuries to be sustained was "not on board". This has been the largest location for injuries in all previous years<sup>8</sup>. In many cases, alcohol consumption was considered as a contributing factor to the incident.

The two largest causes of workplace injuries were poor manual handling and PPE failures. A number of seafarers suffered back and upper body injuries while attempting to lift and move heavy objects. Seafarers who do lift and move heavy objects should be given proper instruction in manual handling techniques.

A number of injuries were sustained when inappropriate or no PPE was being used. In one case, the need for eye protection was not identified although other PPE was being used. The seafarer concerned received eye injuries while drilling / grinding with power tools.

The lack of "kill cords" when driving watercraft resulted in one seafarer receiving serious "propellor injuries". Where fitted, "kill cords" should always be used.

During 2024, the first instance of exposure to UV-C radiation was reported to MACI. An air purification unit was opened for maintenance and three seafarers in the vicinity were exposed to UV-C radiation resulting in eye injuries. One seafarer required treatment in hospital.

### **Pollution**

If the **13** pollution incidents reported to MACI during 2024, **7** occurred during bunkering operations. **Two** were due to overflows onto deck **5** were as a result of bunker supplier equipment failures.

A number of pollution incidents were as a result of shaft seal or cooler failures. These incidents were only discovered as a result of system oil loss.

### Limitations

This report is a presentation of raw data with limited analysis. The sample sizes are small, variables are large, and no formal statistical analysis has been undertaken. Where limited analysis has been undertaken there is no evaluation of statistical significance. This report contains comparison of reports received for 2020 to 2024. Inferring any trends should be treated with caution. These reports now follow a "five-year rolling" reporting period. That is, incident comparisons follow trends over the previous five years. Historic data will remain available through previous summary reports which may be downloaded from www.cishipping.com.

<sup>&</sup>lt;sup>8</sup> Since Summary Reports were first produced in 2019.

If external sources have been cited, the veracity of the data cited has not been verified.

"What is reported" does not automatically corelate to "What has occurred".

An increase in the number of incidents reported, need not correlate to an increase in the number of incidents occurring. Reporting of all incidents is both encouraged and extremely valuable in determining potential safety lessons.

"If in doubt, report it."

# Reporting incidents

Accidents, incidents and "near misses" occurring on Cayman Islands vessels should be reported to the Maritime Authority of the Cayman Islands –

By email: reporting@cishipping.com

Via our website: Please click - https://www.cishipping.com/poli%20cy-

advice/casualtyinvestigations/report-incident; or

By telephone: +44 1489 799 203 or +1 345 949 8831.

Any changes to these details will be published by an update of Shipping Notice 02/2015.

Maritime Authority of the Cayman Islands
January 2025