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TO MEMBERS OF THE ASSOCIATION

Dear Member:

MAN OVERBOARD!

Your Managers are pleased to announce the American Club's latest loss prevention initiative, ***Man Overboard!*** Although aimed primarily at Members operating tugs and barges in United States domestic trade, it also touches upon issues, particularly in regard to situational awareness, relevant to the broader marine environment.

Man Overboard! comprises a range of media applications, including posters for use both on board and ashore, as well as web-based animations which can be found at the American Club's website at <http://www.american-club.com/page/man-overboard>.

Man Overboard! is intended to foster awareness of the dangers which can lead to people falling overboard on the vessels and structures which form part of their daily round. It is also intended to reinforce the larger culture of safety to which Members are already committed, and to which ***Man Overboard!*** is intended to be a valuable addition.

The many moving parts and rapidly changing circumstances of tug and barge operations in particular make training in support of strong situational awareness vitally important. This is especially the case in preventing overboard incidents, which form a significant proportion of injuries involving crew and other personnel within the United States waterways system.

Your Managers collaborated closely with the Safety and Environmental Committee of the American Club's board in developing this initiative, in respect of which it also gained much assistance from individual Members and the Club's other friends. Thanks are also due to IDESS IT who accomplished the technical components of the assignment with their customary professionalism and creative flair.

Should Members have any questions, they are asked to contact Dr. William Moore, Senior Vice President at +1 212 847 4542 or by e-mail at william.moore@american-club.com.

Yours faithfully,


 Joseph E.M. Hughes, Chairman & CEO
 Shipowners Claims Bureau, Inc., Managers for
THE AMERICAN CLUB