





AND NOW FOR A **REAL** CHALLENGE!

A unique partnership keeps the Mercy Ships fleet rolling in Africa.

By Mike Osborne, Mercy Ships, M/V Africa Mercy

Photo by Debra Bell, Mercy Ships International

Monrovia, Liberia | 26 July 2007 – Driving deep into the African bush over washed out roads and rain-swollen streams to rescue stranded crewmembers. It's all in a day's work for Mercy Ships Transportation Manager Andy Cowie. Finding insurance to cover the charity's fleet anywhere in the world. Now that's a challenge!

"Two weeks ago some crewmembers went out to a village and their vehicle broke down. We went out to rescue them," Cowie remembers. "The rain was coming down, it was pitch black, the hills were just like rivers and I thought, 'We're never going to get this vehicle out of here!' The adrenalin was pumping, but in 4-wheel drive we just pulled it straight through. It was great!"

Cowie may relish such challenges, but insurance companies are not known for their adventurous spirit. Fleet coverage gets even more complicated when you're trying to insure vehicles being moved every few months, by sea, from one troubled nation to another.







Launched in 1978, Mercy Ships utilizes sea-going hospitals to deliver free, world class medical services directly to the poorest nations on earth. The charity's floating hospital *Africa Mercy*, her crew of 400 plus volunteers and fleet of 27 vehicles are currently at work in the West African nation of Liberia.

Cowie was pleased when he found an insurer that understood the unique environment Mercy Ships works in. After the charity bought five new Nissan Patrols from Kjaer Group, Cowie asked the Danish company about fleet coverage. They suggested a *WorldAuto* policy, the only end-to-end insurance solution in the humanitarian development sector they were aware of.

Cowie says of the policy, "It's a borderless coverage. When we move from one country to another, the policy stays exactly the same. It's comprehensive, completely covering our assets."

"Clements International has been so friendly. The last claim I had they paid in three weeks. No adjustors. I just send them photos, the police report and our report. It makes my job easy," Cowie says.

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With the insurance problem under control, Cowie has time for more interesting projects. He's planning some off-road training for the ship's drivers, deciding to conduct the course on the stretch of bad road where he rescued the stranded crew.

Cowie says, "I have a training video from Land Rover. This road has everything that's on that video; ruts, bumps, holes, bridges made of logs. That's where I'm going to take everybody out for driver's training."

With the crew developing their off-road skills, Cowie may have to look elsewhere for his adrenalin rush. He won't have as many chances to drive deep into the African bush to rescue stranded drivers.

 [Read more www.mercyships.org](http://www.mercyships.org)