



ZANZIBAR MARITIME AUTHORITY

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Circular No. FSI/002/2026

To: Ship Owners/ Operators, Masters, Recognized Organizations (RO), Agents, Protection and Indemnity Clubs, Marine Insurers, Port State Control, PSC MOU's And Other Interested Parties of Tanzania Zanzibar Registered Vessels

Subject: Requirements for the approval of Protection & Indemnity (P&I) Clubs and Insurance Companies by the Tanzania Zanzibar International Register of Shipping (TZIRS).

Purpose: To establish the requirements for the approval of Protection & Indemnity (P&I) Clubs and Insurance Companies authorized to provide insurance or other financial security on vessels registered by TZIRS, enabling the issuance of statutory financial security certificates in accordance with IMO and ILO conventions.

Scope and Applicability: This Circular applies to Protection and Indemnity Clubs and Marine Insurances of Tanzania Zanzibar Flag vessels engaged in international voyages.

Date: 27th January 2026

1. Legal basis and oversight

Pursuant to the mandate conferred by the Maritime Transport Act No. 5 of 2006 and the Zanzibar Maritime Authority Act No. 3 of 2009, the Zanzibar Maritime Authority (ZMA) and the Tanzania Zanzibar International Register of

Shipping (TZIRS) are entrusted to oversee matters of maritime safety and security and the proper enforcing and harmonization of standards of Zanzibar Tanzanian ships and ships registered under Maritime Transport Act No. 5 2006, related to International Conventions to which the United Republic of Tanzania is a party;

2. Continuous compliance obligation

The Zanzibar Maritime Authority and TZIRS require that vessels registered under the Tanzania Zanzibar Flag always remain in continuous compliance with all applicable national and international regulations.

3. Background

- a) **Athens Convention (Passengers & Luggage):** Establishes carrier liability for passenger injury/loss during carriage when due to the carrier's fault or neglect.
- b) **Bunker Convention (Bunker Oil Pollution):** Ensures prompt and effective compensation for pollution damage from fuel (bunkers) carried on ships.
- c) **CLC Convention (Oil Pollution Damage):** Guarantees compensation for oil-pollution damage from maritime casualties by requiring ships to keep insurance/financial security equal to the owner's liability per incident.
- d) **MLC, 2006 (as amended):** Sets rights and minimum standards for seafarers. Amendments require financial security for (i) abandonment (Reg 2.5) and (ii) death/long-term disability from occupational causes (Reg 4.2).
- e) **Nairobi Wreck Removal Convention:** Gives coastal States legal basis to remove wrecks posing navigational/environmental hazards, including prevention/mitigation for objects lost at sea (e.g., containers).

4. Eligibility Criteria

P&I Clubs and Insurers seeking approval from TZIRS must meet the following minimum standards:

1. Be a member of the International Group of P&I Clubs, **OR**
2. Be a member of the Association of Commercial P&I Insurers (ACPII), **OR**
3. Others Non-IG P&I Club insurers meeting all requirements established by TZIRS.

5. Minimum Requirements for Non-IG P&I Club:

- a) Demonstrated financial solvency and audited financial statements
- b) Minimum credit rating of A- or equivalent (primary insurer or reinsurers)
- c) Adequate reinsurance arrangements for pollution, wreck removal, passenger, and crew liabilities
- d) Proven experience in maritime insurance
- e) Valid licensing and regulatory oversight in a reputable jurisdiction
- f) Compliance with IMO Circulars and ILO requirements
- g) Declaration that liabilities are also extended to act of terrorism.

6. How to apply for approval and acceptance

Non-IG P&I Clubs and insurance companies wishing to issue Blue Cards, Insurance and/or financial security to Tanzania Zanzibar registered vessels are requested to submit a formal application to: registration@zma.go.tz. The application should include, but not be limited to:

- a) Formal cover letter to the Administration stating intent to be recognized as a P&I provider.
- b) Corporate profile. Governance structure and principal business lines.
- c) Years operating in the P&I market.
- d) Number of vessels and breakdown by type/flag currently covered.

- e) Copies of approvals issued by other Flag Administrations.
- f) List of affiliates or subsidiaries abroad.
- g) Latest financial statements audited.
- h) Current credit rating.

After satisfactory review and acceptance, an approval letter will be issued with a five (5) year validity and inclusion in the TZIRS Approved Insurers list will take place.

7. How to apply for Renewal

To renew the approval, applications must be submitted at least three (3) months prior to expiration. The application should include but not be limited to:

- a) Formal renewal request.
- b) Latest financial statements audited.
- c) Current credit rating.
- d) Notification of any corporate change (change of address, merger, restructuring, etc.).
- e) Confirmation of the total number of Blue Cards issued to Tanzania Zanzibar registered vessels.

8. Insurer/P&I Club mandatory notifications

P&I Clubs and insurance companies providing cover for Tanzania Zanzibar registered vessels shall notify the Administration **immediately** if any required policy/financial security issued in respect of a Tanzania Zanzibar Flag vessel is cancelled, suspended, or allowed to lapse.

9. Non-compliance

Zanzibar Maritime Authority (ZMA) and TZIRS reserves the right to suspend or revoke approval at any time if the performance, financial standing, ratings, compliance materially deteriorate during this five (5) year period or due to non-compliance with item eight (8) above.

10. Entry into force

This Circular enters into force on **28 January 2026.**

For additional enquiries on this circular, please contact to:

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