

## Yachtsman's / Tall Ships Travel Policy Changes V6. 02/11/2021

The table below shows changes we have made to the general terms and conditions of our policy, which you can find on the link below. We have tried our best to keep these changes simple and easy to understand, but should you wish to discuss further, please contact Topsail.

[Find our full Yachtsman's & Tall Ships Policy Wording here](#)

Page Number & Section	Change	What does this mean?
Page 10 Section 1) Cancellation & Disruption	Added under 'what is not covered': <i>Any claim arising from changes to the travel advice and guidance of the Government in <b>Your Home Country</b>.</i>	There is a general exclusion for this too, so it was not covered previously. However for clarity, this has also been added to the cancellation section.
Page 12 Section 2) Emergency Medical, Repatriation and Other Expenses	Addition to this section: <i>5. Coronavirus (COVID-19)</i> <i>Despite General Exclusion 20 <b>We will pay expenses and benefits under items 1 – <b>Emergency</b> medical and repatriation expenses, 2 – <b>Emergency</b> return to <b>Your Home Country</b>, 3 – Hospital inconvenience benefit and 4 – Funeral expenses above incurred due to an <b>Insured Person</b> contracting Coronavirus (COVID-19) during a <b>Trip</b> provided that the <b>Insured Person</b>:</b></i>  <i>5.1 has been fully vaccinated (in receipt of both doses) by a vaccine approved by the World Health Organisation at least fourteen (14) days prior to the commencement of the <b>Trip</b> (where you are eligible to receive a vaccine); and</i> <i>5.2 has received a negative Lateral Flow Test (LFT) or Polymerase Chain Reaction (PCR) test result no more than forty-eight (48) hours prior to departure</i>  <i>Proof of vaccination and/or negative LFT or PCR test will be required in the event of any claim.</i>	We have extended cover under Section 2 to include expenses incurred from the contraction of covid-19, where the insured is vaccinated and had a negative LFT test prior to departure.  There is no cover for covid-19 related losses under any other sections of the policy.
Page 15 Section 6) Legal Expenses &	The Conditions and Limitations relating to Personal Liability on board waterborne vessels have been amended as follows:	This policy provides cover for your <b>personal</b> legal liability to a third party. It does not include any

<p>Personal Liability</p>	<p><i>Cover is solely in respect of <b>Your</b> personal legal liability to a third party for death, <b>Injury</b> or damage to <b>Property</b> whilst on board a <b>Sailing Vessel (Private)</b> or <b>Sailing Vessel (Commercial)</b> and excludes where such death, <b>Injury</b> or damage to <b>Property</b> was caused by the actions of the <b>Sailing Vessel (Private)</b> or <b>Sailing Vessel (Commercial)</b> in which You were travelling.</i></p>	<p>liability arising from the vessel you are sailing on.</p> <p>The sailing vessel should hold independent liability insurance.</p>
<p>Page 15 Section 8) Winter Sports</p>	<p>Change to cover:</p> <p><i>Section 8 only applies if You have paid an additional supplement and this is shown on your Certificate Schedule. Cover is provided for up to 30 days in total within the Period of Insurance.</i></p>	<p>There is no cover under any policy for Section 8, unless the relevant additional premium has been paid.</p>
<p>Page 20 General Exclusions</p>	<p>Amendment to General Exclusion 20:</p> <p><i>20. Any claims or expenses incurred due to a pandemic or an epidemic or any threat thereof, or arising from a global health Emergency that has been declared by the World Health Organisation. This exclusion will not apply to item 5 – Coronavirus (COVID-19) under Section 2 – Emergency Medical, Repatriation and Other Expenses.</i></p>	<p>This relates to the addition of covid-19 cover under Section 2) Emergency Medical, Repatriation and Other Expenses.</p>