

Insurance Product Information Document

Company: Topsail Insurance Ltd


Yachtsman's/Tall Ships Travel Insurance

This insurance is underwritten by MS Amlin Underwriting Ltd, which is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918. MS Amlin Underwriting Ltd is registered in England No. 02323018.


The information provided in this Insurance Product Information Document is a summary of key information about your policy that you should read. The summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is available on request.

What is this type of insurance?

This is a sailing travel insurance providing cover for cancellation, medical expenses, personal accident benefit, baggage and property cover, legal expenses and personal liability as standard. Additional cover options include Charter Deposit insurance, winter sports cover and business cover.

	What is insured	Covered Limit
✓	Section 1 – Cancellation and Disruption	
	Loss of unused travel, accommodation, or any other pre-paid charges contracted to be paid.	Up to £/€5,000
	Expenses following theft of, total loss of or serious damage to the vessel you are sailing in.	Up to £/€750
	Expenses following missed departure or public transport diversion	Up to £/€500
	Publicly Licensed Transport delay benefit	Up to £/€100
	Alteration of itinerary expenses following hijack, kidnap, terrorist or criminal act	Up to £/€1,000
	Re-joining the boat or crew replacement following repatriation (Gold only)	Up to £/€3,000
✓	Section 2 – Emergency Medical and Repatriation Expenses	
	Emergency Medical and Repatriation Expenses	Up to £/€5,000,000
	Hospital Inconvenience benefit	Up to £/€1,000
	Funeral Expenses	Up to £/€5,000
	Mooring Fees	Up to £/€750
	Search and Rescue	Up to £/€25,000
✓	Section 3 – Personal Accident	
	Accidental Death	Up to £/€50,000 (restrictions apply for people aged over 70 and under 16)
	Loss of limb or one eye	
	Loss of two limbs, both eyes or one limb and one eye	
	Permanent Total Disablement	
✓	Section 4 - Baggage and Property	
	Baggage and Property	Up to £/€3,000 (limits apply per item)
	Delayed Baggage benefit	Up to £/€100
✓	Section 5 – Money, travel documents, credit cards	
	Money and travel documents	Up to £/€1,250
	Fraudulent use of credit card	
✓	Section 6 – Legal Expenses and Personal Liability	
	Legal Expenses against a third party who has caused your death, injury or illness	Up to £/€25,000
	Personal Liability	Up to £/€2,000,000
✓	Section 7 – Hijack and Kidnap	
	Hijack and Kidnap	Up to £/€1,500
	Section 8 - Winter Sports (Optional)	

	Ski equipment insurance, hired replacements if your kit is lost or delayed and lift pass, lift closure and avalanche insurance.
	Section 9 – Business Supplement Cover (Optional)
	covers you whilst involved in non-Manual Labour occupations, other associated non-manual marine trades, and professional boat crews and instructors (if contracted under 6 months).
	Section 10 – Boat Charter/Car Hire Deposit (Optional)
	Insures against the loss of your deposit paid for a yacht or car hire






	What is not insured
	General Exclusions (apply to all sections of the policy):
✗	Any trips booked or commenced against medical advice; to obtain medical treatment; after a terminal diagnosis; or caused by a pre-existing medical condition, if you have not declared this to us.
✗	Any non-emergency medical expenses or routine investigation
✗	Any claims arising out of events that had occurred, commenced or been announced before you buy the insurance or book the trip.
✗	The excess amount shown on the Schedule of Benefits
✗	Any claim while you are taking part in Professional Sport.
✗	Any activities not stated on our list of Sports and Activities, or not specifically agreed by us.
✗	Taking part in Manual Labour or working aboard a boat as contracted crew
✗	USA residents.
✗	Trips to USA in excess of 89 days during any one continuous period of 365 days.
✗	The tour operator, airline or another other provider becoming insolvent or being unable/unwilling to fulfil their obligations.
✗	Any claims or expenses arising from war, terrorism, or nuclear risks.
✗	Any loss or theft not reported to the police within 48 hours.
✗	Travel by children (under 18) who are unaccompanied.
✗	Any claim or expense associated with self-injury, suicide, criminal act, or being under the influence of alcohol or drugs.
✗	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
	Section 4 - Baggage and Property Exclusions:
✗	In respect of Section 4, there is no cover for hired clothing or equipment, wear and tear or electrical/mechanical breakdown.
	Section 6 - Legal Expenses and Personal Liability Exclusions:
✗	In respect of Section 6. any Legal expenses without our prior written approval
✗	In respect of Section 6. Personal Liability cover excludes bodily injury to family members and employees. There is also no cover for Employer's or Contractual Liabilities.
✗	In respect of Section 6. Personal Liability cover is excluded whilst on board waterborne craft if this liability is covered, or would be covered, by a Yacht or Motorboat Liability Certificate by any other insurer or indemnifying organisation
✗	Travelling against the current travel advice and guidance of the Government in Your Home Country

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		Are there any restrictions on cover?
	!	This insurance is for travellers aged up to 79
	!	Your residency must be shown in the relevant 'Country of Residence' list in our application process
	!	When within your Country of Domicile, cover only applies if Your Trip is outside a 50-mile radius from Your Home and at least two nights stay in pre-booked accommodation, or where the Insured Person is travelling to or from a marina, port or harbour for the purpose of sailing or crewing on any vessel within United Kingdom waters.
	!	Claims must be reported within 30 days of discovery.
	!	Treatment within a private Hospital is not covered unless specifically agreed by us.
	!	In respect of Section 4) Baggage & Property, it is a condition of this insurance that where an item is in use whilst sailing, it must be either secured to the vessel or attached to the insured person.
		Where am I covered?
	■	You will be covered for the area selected when buying the travel insurance
		What are my obligations?
	■	You must take care to give us accurate answers to the questions asked in the application, including medical information – this applies whether you are purchasing a new policy or making changes to an existing one
	■	You must ensure you have fully read and agree to the terms of this policy – it is your responsibility to ensure the cover provided is suitable for your needs
	■	You must tell us about anything which you feel could lead to a claim – if you start a trip without making us aware, the claim may not be covered. This includes either yourself, a person you are travelling with, or a close relative at home having any injuries or illnesses that could lead to a claim.
		When and how do I pay?
	■	You can pay in full by credit/debit card, either online or over the phone, or by bank transfer prior to inception of the policy.
		When does the cover start and end?
	■	Cover is valid for the dates specified in the application process and these will be shown on your Policy Certificate Schedule
		How do I cancel the contract?
	■	You can cancel at any time; if you cancel within 14 days of purchase we will provide a full refund less our administration fee. This is subject to no claims being submitted, and no incidents that may lead to a claim having occurred. To cancel, contact Topsail Insurance.