

# Yacht Crew Welfare Insurance

## Insurance Product Information Document

This insurance is underwritten on behalf of British Marine by Brit Syndicate 2987 at Lloyd's. Brit Syndicates Ltd is registered in the UK and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority – Register No. 204930.

The following summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation.

### What is this type of insurance?

This is a group yacht crew welfare insurance policy offering up to four separate sections of coverage. The sections and extensions which apply to your particular policy are indicated on your policy Schedule and/or endorsements.

### What is insured?

#### Section 1: Medical, Travel, Follow-Home and Repatriation Expenses

##### Emergency Medical Expenses

##### Travel Expenses

- ✓ Emergency travel and accommodation
- ✓ Travel to Vessel or travel home

##### Follow-Home Cover

- ✓ Medical, surgical or remedial attention or treatment following travel home for a maximum period of 12 weeks

##### Repatriation of Mortal Remains

- ✓ Burial or cremation outside of country of domicile or
- ✓ Transportation of body or ashes to country of domicile

#### Section 2: Substitution of Personnel

- ✓ Sending a substitute to carry out the duties of an original Covered Person
- ✓ Returning the substitute following completion of duties.

#### Section 3: Personal Possessions

- ✓ Loss or damage to Covered Person's personal baggage while:
  - on the Vessel
  - in transit between the place of domicile and the Vessel at the start and end of their rotation

#### Section 4: Personal Accident and Illness

- ✓ Bodily Injury or Illness during the Period of Insurance, payable in accordance with the Tables of Compensation in the policy and the Limits of Liability in the Schedule.

[Optional extensions of cover may also apply. Please check your policy Schedule for details.](#)



## What is not insured?

Unless otherwise stated in the policy documents:

### Section 1: Medical, Travel, Follow-Home and Repatriation Expenses

- ✗ Elective Procedures
- ✗ Expenses incurred after twelve months
- ✗ Expenses after Travel Home (other than Follow-Home)
- ✗ Pre-existing conditions

### Section 3: Personal Possessions

- ✗ Loss, damage or destruction caused by: wear and tear or depreciation, moth, vermin or insect, gradual deterioration or decay, any process of cleaning, dyeing, repairing or restoring, delay, confiscation or detention by order of any Government or Public Authority.
- ✗ Loss not reported within 24 hours
- ✗ Chipping, scratching or breakage of brittle articles unless caused by an accident to a conveyance
- ✗ More than a reasonable proportion of the total value of a set where the article is part of a set or pair
- ✗ Any loss where property is stolen from an unattended vehicle, unless it is locked in a glove compartment or boot separate from the passenger compartment

### ALL Sections:

- ✗ Air travel other than as a passenger
- ✗ Chemical and biological materials exposure
- ✗ The Covered Persons criminal acts
- ✗ Cyber – use of or inability to use electronic devices
- ✗ Drugs and alcohol
- ✗ Hazardous activities and sports
- ✗ Infectious or contagious disease during a public health emergency
- ✗ Military operations
- ✗ Pre-existing conditions
- ✗ Psychological conditions
- ✗ Radioactive contamination
- ✗ Suicide or intentional self-injury
- ✗ Venereal diseases and AIDS
- ✗ War and Terrorism

## Are there any restrictions on cover?

- ! In addition to the exclusions listed above, endorsements which restrict your cover may also apply to your policy. These will be shown in your policy documents.
- ! Cover is restricted to the limits of liability shown in the Schedule and is subject to any applicable deductible payable by you in the first instance and the payment of premium when due.
- ! Cover is restricted to damage, loss or Injury occurring during the Period of Insurance shown in the Schedule unless otherwise stated.
- ! No cover will be provided, and we will not be liable to pay any claim or provide any benefit under your policy which would expose us to any sanction, prohibition or restriction under United Nations, EU, UK or US law.

## Where am I covered?

- ✓ This insurance covers you and the relevant Covered Persons as defined in the policy

## What are my obligations?

- You must provide us with a fair presentation of the risk and notify us within 14 days of any alteration to the risk.
- You must comply with all conditions and Conditions Precedent in the policy documents.
- You must take action to minimise any losses which may be covered under this policy.
- In the event of an incident or a circumstance which may give rise to a claim, you must notify us. See the Schedule for details.
- You must retain and make available all relevant medical records.

## When and how do I pay?

For full details of when and how to pay, you should contact your agent or the person who arranged this insurance.

## When does the cover start and end?

Please check your policy Schedule for start and end dates.

## How do I cancel the contract?

You can cancel this insurance at any time by contacting your agent or the person who arranged this insurance. If you cancel within 14 days you will be entitled to a full return of premium. If you cancel at any other time, you will be entitled to a pro rata return of premium. If you have submitted a claim or notified us of a potential claim, no refund of premium will be paid.

### British Marine

30 Fenchurch Street  
London EC3M 3BD  
+44 (0)20 7105 5555  
britishmarine.com

